

FRANK LESLIE'S ILLUSTRATED NEWSPAPER

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GOING TO A CHILDREN'S FANCY-DRESS PARTY.—A SUDDEN SHOWER.
DRAWN BY MISS G. A. DAVIS.

FRANK LESLIE'S
ILLUSTRATED NEWSPAPER.

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W. J. ARKELL.

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We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs of events should be sent unmounted.

WE shall publish, in next week's issue of FRANK LESLIE'S ILLUSTRATED NEWSPAPER, a striking article entitled, "Why a Young Girl Should Not Go on the Stage," from the pen of the well-known actress, Miss Sadie Martinot. This article, which has been written at our request, expresses the views of one who is entirely familiar with the subject of which she treats, and her conclusions, based upon experience and knowledge, will be sure to attract wide attention. These conclusions are entirely at variance with the belief entertained by many as to the attractions and influence of the stage.

IN view of the great interest felt in the recent Canadian election, we print a contribution on that subject instead of the leading editorial article announced for this week. It is from the pen of Mr. Erastus Wiman, to whom more than to any other citizen of the United States or Canada the present very general agitation of the question of Canadian reciprocity is due. Mr. Wiman writes with incisiveness and force, and marshals his facts with masterly skill. The results of the election show very clearly that the views entertained by him are rapidly gaining ground in the Dominion, the Government majority having been materially reduced. The contribution by Mr. Atkinson, which was to have been printed this week, will be the leading editorial in next week's issue.

THE FATE OF CANADA.

IT is a somewhat startling reflection that in many respects the United States has reached limitations of progress. The rapidity of increase which each decade shows in its census returns has been at a pace which it will be impossible hereafter to maintain. This is because no more new territory remains to be taken in. The increase of railroad construction, for instance, while it may be considerable in the next twenty years, certainly cannot be maintained at its former ratio without new fields in which the roads are to operate. The northern tier of States sets the boundary to the north as completely as does the Atlantic to the east and the Pacific to the west, while no one thinks of going south farther than the Rio Grande.

But it is not only in territorial matters that a limitation has been reached, or alone in the construction of railways. More important than these is the apparent exhaustion of the supply of land sufficiently profitable to afford occupation to the enormous immigration which enters these borders, and to the natural increase in population. The spectacle which was presented some days ago at Ashland, Wis., of long lines of people standing for days and nights in the snow, waiting their turn to enter their names in the Government land office for the reservation that was then opened for occupancy, is of the same character as produced the movement toward Oklahoma, the Sioux Reservation, and the Cherokee strip. True, there are wide areas in the West unoccupied, but the area of the rain-fall is the standard that regulates their profit. Irrigation is expensive, and the repeated failure of cultivation in western portions of Kansas, Nebraska, and South Dakota are lessons of moment to the people of this country. The steady trend of wheat-growing force to the North is another indication that the production of this cereal has reached its limit. Half the bread that is used in nearly all the large cities of the East to-day is freighted all the way from Minnesota, at an increase of cost for the staff of life utterly inexcusable, if the article could be produced at points nearer consumption. If Minnesota exhausts her power of production in the same ratio that other States have experienced, the limitation to the production of wheat may well be viewed with apprehension.

Further food supplies, as in beef and fish, have reached about the extent of their productive force. Man has become the parasite of the cow, and yet humanity increases with far greater rapidity than does the force which sustains it. The ranches and plains given up to the production of cattle diminish, and if in fifty years, as the figures indicate, we have a population of 200,000,000, there will have to be much more cattle breeding than there is now in order to feed the people as now they are fed. So in the article of fish, streams like the Columbia River, which have given forth enormous food supplies, are becoming exhausted, and the coast, while still fruitful of fish food, diminishes in power and supply as the years go by.

But not alone in food products are limitations in sight, but in supplies for shelter, as in lumber. The treeless prairies of the West, the vast cities of the lakes and plains, consume an enormous quantity of a material that is not and cannot be replaced. The momentous fact is beginning to be realized, that the policy of protection of lumber has resulted in a policy of destruction. It is a startling fact, hardly realizable by the average American, that there is less standing timber per capita within the United States to-day than there is in the German Empire. A new country, heavily wooded, needing homes and requiring the use of timber to a greater degree than any other country, finds itself poorer per head than an old country with its homes completed, and its requirements in a certain sense fulfilled. The enormous increase in the use of iron in a thousand industries indicates the high price of wood and the substitution of this expensive metal for it.

These facts as to limitations, which are within sight in the United States, suggest that the British possessions in North America—greater half of the continent—are an essential element in the economic progress of the Union. The Declaration of Independence put a line of demarcation across the continent south of its centre. The general conclusion has been, because of the magnitude of the territory included, that nothing outside was needed, and that all that was desirable in this hemisphere was already in possession of the American people. Such, however, is not the case. The British possessions in North America cover an area greater than those of the United States. This fact, together with the other fact, that these comprise forty per cent. of the British Empire, vast as it is, has seldom been realized.

The still further fact that within these possessions are included resources necessary to the progress and prosperity of the United States is only now beginning to dawn upon the public mind. Emerson has said that "North America is another name for opportunity." The American people are only beginning to feel that this opportunity has only been improved to the extent of one-half its possibility, and that the country to the north possesses potentialities more contributory to the greatness and future of the Union than any other asset outside of its own lines.

With conclusions such as these in mind, the contest which has been going on in Canada in the last thirty days possesses extraordinary interest. The question at issue in the great assize which, from the Atlantic to the Pacific, north of the St. Lawrence, the lakes, and the Minnesota line, has been going forward has been: "What shall hereafter be the relations between that part of the continent under British rule and the other part of the continent comprised in the Republic of the United States?" By a strange fatality these two regions, that should be bound together by the closest ties, and which should have interests in common, have been occupying a commercially belligerent position toward each other. A barbed-wire fence has stretched right across the continent in the shape of a tariff, separating the two people, creating two fiscal systems, and making it impossible to trade freely with each other. There has been no justification for this tariff by inequality of conditions, and hence there has been a serious injustice to both nations from its continuance.

The governing power in Canada for the last quarter of a century has been that of the Tories. These represent the principle of isolation, high protective duties, and commercial hostility. The consequences have been serious for Canada. Development has been slow, farm property has declined in value, an exodus has taken place of one-fifth of the population, and poverty among producers seems almost universal. In view of this condition the Liberal party, at the instigation of the writer, adopted the principle of reciprocity with the United States. The reciprocity that they thus proposed was entirely different from that which prevailed twenty years ago, and which was confined to natural products.

Unrestricted reciprocity would result in a trade as free and complete as that which exists between the States of the Union. Canada, desiring a market in the United States for her products, would offer, under such proposals, a free market for the manufactures of that country. While the United States is the natural market for the products of Canada, Canada is the natural market for the manufactures of the United States. A free exchange would be beneficial alike to both. The contest which has just taken place in Canada has decided this question for the time being. It has been a bitter fight, precipitated without notice, most unjustly, by the ruling power. The result has been a virtual triumph for the promoters of reciprocity. It cannot be long delayed.

The genius of the people on both sides of the border points to the closest commercial relation. The productive forces within the United States need an expansion in the shape of new markets. They require free raw material to cheapen goods for foreign trade, and, above all, food products such as Canada best can supply at the cheapest rates. Canada, on the other hand, needs a development which a market alone can furnish her. Her vast wheat areas, a thousand miles square, north of the Minnesota line; her immense mineral resources; her limitless timber forests; her unrivaled fishing facilities, are ready for the occupancy of the American people, who, with capital and enterprise and a widened market, can give them a development more contributory to the world's supply of wealth than anywhere else can be achieved.

The future relation of the two countries is profoundly interesting. They are people of the same lineage, they

speak the same language, they have the same laws and the same literature. They can be more helpful to each other than any two nations that ever lived side by side. What the destiny of Canada may be in her political alliance no one can tell. For the moment annexation is unnecessary, undesirable, and impossible. But commerce knows no political boundaries. The internal commerce of the United States, vast as it is, can be doubled by access to the vast regions of the North, and the hope of the future for the young men of this country is in the broadened opportunities to which the contest of the last week affords a clew.

Erastus Wiman

NEW YORK CITY.

THE FARMERS' INDEBTEDNESS.

THE Census Bureau has shed new light on the much-discussed question of the mortgage indebtedness of our people. According to the official reports, there was, a year ago, in the State of Iowa, a real estate mortgage indebtedness amounting to about one hundred dollars per head of population, as against a ratio of debt in England to each unit of population of two hundred and twenty-five dollars, and in Germany of almost an equal amount.

The census figures show that less than ten per cent. of the farm acreage of Iowa is mortgaged, and that the average value of mortgages throughout the United States is between five and six hundred dollars; and, further, that in nearly every case the mortgage indebtedness has been incurred for the development of business, and not because of the property-owner's poverty. In other words, enterprise is at the bottom of the mortgage indebtedness of the country. A singular illustration of the truth of this fact is found in the statement that there are more mortgages held on Chicago property than in almost any other large city—and Chicago, as every one knows, ranks with the most prosperous and successful business communities in the world.

The fact that less than ten per cent. (to be exact, 9.1 per cent.) of the total acreage of Iowa is subject to mortgage debt is, in itself, an absolute and complete refutation of the charge made by the Farmers' Alliance that the farmers of the West are overburdened with debt. This charge has been so frequently and persistently made that many have come to believe it, in spite of the efforts put forth to prove its untruthfulness. The figures of the Census Bureau, however, must be accepted as settling the question.

There is no doubt that in certain arid regions of the West, particularly in western Kansas and Nebraska, large areas of farm land have proved to be unproductive, and have therefore been abandoned by settlers. But this is not the fault of the money-lenders of the East. It is the result of poor judgment on the part of those who took the risk of locating in a region where the rain-fall was notoriously deficient. It is in these districts that the Farmers' Alliance finds its strength.

Those who have suffered hardships, largely resulting from a lack of judgment, seek (as human nature always seeks) to find some one else upon whom to place the blame. The parties in power—or, rather, both the great political powers—are therefore held to be blameworthy, and the sufferers, inspired by demagogic appeals, have started to build up a third political party and to seek control of the Federal and State governments.

The moment that the public comprehends the extent of the misrepresentation, misconception, and misstatement that are the foundation of the assaults on the old political organizations, that moment the strength of the third party will be fatally weakened. It is safe to predict that the zenith of the power of the Farmers' Alliance has been reached, and that if an attempt is made by its representatives in the next Congress to carry out its purpose, sinister and presumptuous, it will result in the most dismal and disastrous failure.

BUSINESS NOT POLITICS.

IT is a pleasure to be able to note a tendency on the part of the people, where purely business considerations are involved, to break away from political control and dictation.

All parties are practically united in commendation of the purpose to secure reciprocal trade relations between the United States and sister republics. The representatives of the great business houses of New York, without regard to political affiliations, have united in offering a testimonial of their appreciation of Secretary Blaine's efforts to secure reciprocity with South American countries. They commend reciprocity as something beyond a party measure.

It is significant that the dry-goods merchants of New York have already received many orders from Brazil based on the conditions of the new reciprocity treaty, and that as the first result of the new commercial understanding with our neighbor a direct line of steamers between Baltimore and Brazilian ports has just been established. A vessel of 3,000 tons, carrying a full miscellaneous cargo, including twenty-eight car-loads of merchandise from Philadelphia, has made its initial trip.

A number of Boston merchants have proposed to send three steamships to Brazil loaded with samples of American products, and to exhibit them at Rio de Janeiro, with the intention of availing themselves at once of the business opportunities that reciprocity offers. It is not remarkable, under the circumstances, that political considerations are lost sight of in the earnest desire of our merchants to avail themselves of any advantages that reciprocity can offer them for an extension of business.

In a recent address at the dinner of the Boot and Shoe Club, at Boston, Mr. Charles R. Flint, of New York, tersely expressed the condition of affairs when he said: "The free-trader says reciprocity is a step in the direction of free trade; the protectionist that it is but a widening of the field of protection. As practical business men we are concerned about the condition of our trade." And it is as practical business men that reciprocity

is being considered by the people of this country. There is no politics in it, and there should be none. When our commercial relations are involved, politics may well be set aside and forgotten.

MAKE IT AN ISSUE.

THE direct tax bill passed by Congress has been signed by President Harrison. It will return to a number of States, principally in the North, over \$15,000,000 taken from them for war taxes during the Rebellion. A similar bill was passed during President Cleveland's incumbency and was vetoed.

Under the terms of the act the State of New York will be entitled to the largest amount received by any commonwealth. Its share of the refund will be nearly two and a quarter millions of dollars. It would be interesting to submit to the people of this State the question whether they approve or condemn the passage of the direct tax bill; whether they uphold President Cleveland's veto or President Harrison's approval of the refunding bill. This can be made an issue at the next State election in New York. Why should it not be?

The direct taxes which are to be paid back to the States were levied at the beginning of the Civil War. After the outbreak of hostilities, as early as the middle of 1861, Congress levied on the inhabitants of the States and Territories a tax of \$20,000,000, with an intention of continuing this levy from year to year. But the law was abandoned after one year's trial, as some of the States would not pay, and the Federal Government found it impossible to enforce the obligation.

New York heartily responded to the demand for aid and paid its proportion of the tax, the Legislature levying an additional tax of two mills upon property-holders, and this was paid into the State Treasury. Only \$400,000 was actually sent to Washington for Federal use, the remainder being applied for State purposes. But the State had claims of over \$2,000,000 against the Federal Government for outlays in equipping and forwarding troops, which the direct tax bill allows as an offset to the tax levied upon the State, so that New York is entitled to the full amount of its part of the refunded Federal taxes.

The direct tax bill provides that, as soon as the Legislature of any of the States concerned shall pass concurrent resolutions accepting the refund as a settlement of its claims, the money will be transferred to it from the Federal Treasury. This little preliminary can be readily carried out, and the Treasury of the State of New York will then have added to its resources \$2,213,333.

What shall be done with this large amount? Several suggestions have been made, including one for the purchase of an Adirondack park, and another that it be expended for the development of State roads. As the tax was taken from taxpayers, why should it not be deducted from their tax-bills for the coming year? It may be said that the tax-payers of to-day are not the tax-payers of 1861, but in large part they represent the tax-payers of 1861, directly or indirectly. Whether they do or not, the levy was directed against property, the same property that exists to-day, and it should have the relief that the refunding will afford.

Thus the people of this State could clearly have the issue presented whether or not they favored the approval of the direct tax bill by President Harrison, or whether they believe that President Cleveland was justified when, in an elaborate veto, he declared that Congress had no right to return the tax, and that the refund was "a sheer, bald gratuity."

Why not have the people of this State pass upon the question? Why not impress its importance upon them by showing its effect upon their tax-bills? Then let them decide whether President Harrison or President Cleveland was right. Make it an issue this fall. Let us have life in the political canvass.

THE ARID REGION A CUSTOMER.

MR. JOSEPH NIMMO, JR., in a recent article, has presented an array of facts showing that the Rocky Mountain States constitute a large and valuable market for Eastern products of agriculture, and that irrigation will not change this relationship. The following are some of the points presented by Mr. Nimmo:

The Arid Region is the richest mining district on the globe. The total value of the product of gold, silver, copper, and lead in the Rocky Mountain States and Territories during the year 1890 was about \$131,000,000.

The Arid Region is a great and growing market for Eastern products of manufacture and of agriculture. The value of the manufactures shipped into this area last year was about \$50,000,000, and of products of agriculture about \$30,000,000.

Agriculture in the Rocky Mountain States and Territories is essentially an adjunct of mining. Irrigation simply creates oases in what would otherwise be a vast pastoral region incapable of producing any agricultural crop whatever. There is only water enough available for irrigation purposes to reclaim about four to five per cent. of the irrigable lands.

The western limit of surplus agricultural productions on the eastern side of the continent was passed when Kansas and Nebraska were admitted into the Union.

The demand for Eastern products of agriculture in the Rocky Mountain States is increasing faster than the supply, and already constitutes a larger market for such products than Cuba, Porto Rico, Central America, and South America combined.

The Rocky Mountain States will make no request for national aid for the construction of irrigation works, and they only ask for a land policy which will enable them to construct such works out of the profits to be derived from the development of the lands to be reclaimed.

OFFICIAL INDIFFERENCE.

THE little State of Delaware has not only a State Treasurer but a State Auditor. It was therefore supposed to have a carefully balanced and scrupulously maintained system of finance.

But the singular revelation has just been made by the newly elected State Treasurer, that \$500,000 of the State's money, invested in various securities and deposited in a tin box at the

Farmers' Bank at Dover, has disappeared, though the interest and dividends on the securities the box contained have been regularly paid for many years.

No State Treasurer in the last half-century, so far as investigation discloses, had taken pains to inventory the contents of Delaware's tin box. Each accepted the statement of his predecessor that they were intact.

Furthermore, it appears that no books were kept in the State Treasurer's office, and its memoranda consist of various scraps of paper in the form of receipts. This miserable substitute for a set of books was acceptable not only to the State Treasurers but also to the State Auditors.

No vouchers are at hand, and now, when a new Treasurer, with some idea of his obligations, enters upon the office of Treasurer, he is unable to find the contents of the little tin box. What a commentary this affords upon the looseness with which the affairs of the people are managed by their representatives! What a commentary upon the stupidity of people who will go to the polls year after year and elect irresponsible and incompetent men to public office!

WHY PROHIBITION FAILS.

AN ultra prohibitionist is a police commissioner of Leavenworth, Kansas. Recently, during a legislative investigation, this commissioner, the earnest friend and ally of the prohibition party, was compelled to admit that saloons were licensed in Leavenworth and in other large cities of Kansas. The investigating committee, the telegraph reports, found that the police commission method of enforcing the prohibitory law had been productive of all kinds of bribery and hush-money schemes.

This paper has repeatedly said that the most stringent prohibitory law could not be enforced in any large city in the land, unless it had the general and genuine support of public sentiment. This has not been denied or controverted. There is not a city of any size in any prohibition State where a stranger cannot obtain all the liquor he wants, and at almost any hour of the day or night.

High license, on the contrary, can be made so restrictive as to be absolutely prohibitory. It was so, for instance, in Riverside, California, where the license fee was raised, we believe, to \$1,000 or \$2,000. The result was that every saloon in town but one was closed, and the proprietor of this, according to a letter printed in the New York *Witness*, a prohibition newspaper, finally decided to go out of the business because he was ashamed of it. This is a record that prohibition has never equaled.

If the friends of prohibition had heartily indorsed the high-license movement in this State, the cause of temperance would have been materially advanced. On the contrary, the defection of the prohibition vote and the nomination of candidates of a third party have set back the temperance cause in New York for at least ten years, if not forever.

THE WARFARE ON CAPITAL.

THE radical legislation in reference to rates of interest on loaned capital proposed in Kansas and other Western States, under the control of the Farmers' Alliance, has led lenders of money on mortgages to insert a clause requiring payment of interest and principal in gold or its equivalent. As a result, a measure has been introduced in the Kansas Assembly or House prohibiting gold contracts, and declaring gold and silver coins a legal tender.

It is obvious that such an act, if it were passed, would be declared unconstitutional, and that it certainly would not encourage the investment of outside capital. Its first effect would be to drive it altogether out of the State and into sections where there would be no doubt as to the permanent character of the security.

When political agitators in the West and Southwest learn that capital cannot be coerced, simply because it has so many outlets, there will be an end of the effort to limit the rights of money-lenders, as they are recognized, and always will be recognized, in well-settled and civilized communities.

The assaults of the Farmers' Alliance upon invested capital have done and are doing more to drive away capital from the West and South than anything else that could be proposed. The inevitable result will be a rapid increase in the rate of interest, and additional exactions on the part of lenders.

If the borrowers of the West or any other section have an idea that capital has limited opportunities, and that it must submit to the most offensive restrictions, they make a great mistake. Every one knows that the power of the money-lender is far greater than that of the borrower. The obligation is always with the latter and has ever been so. If the former is driven from one field of investment he can always find another, and should everything in this line fail him, Wall Street always offers him opportunities to test his business sagacity as well as his luck.

TOPICS OF THE WEEK.

VOLAPÜK is reported every little while as dead, but always lives long enough to die over again. The last death notices give as the cause certain alterations made by the inventor but distasteful to the academy; but, as Colonel Sprague tells us that no alterations have been made by either, it is safe to expect a postponement of the funeral of this vivacious cadaver.

THE statement is published that a Brooklyn Assembly of Knights of Labor has asked the Government to extend the provisions of the silver legislation to the products of the trades. Whether or not this request really emanated from the Knights of Labor, or whether it is a "take-off" on proposed legislation, we do not undertake to say; but the ludicrous nature of the demand must appear to every thinker. The knights ask the Government to purchase a sufficient quantity of shoes, for instance, for a year's supply, "so as to maintain the price of shoes." The same plan is to be carried out for the benefit of tailors and hatters, and they also ask that the Government should purchase a certain quantity of "standard cottages" annually, so as to keep up the wages of carpenters. Furthermore, the establishment of,

warehouses is proposed at which the Government will advance eighty per cent. of the value of products, such as potatoes, pork, beans, etc., and finally a direct subsidy of twenty-five per cent. on the value of each day's work is asked for, the day's work being duly certified by the presiding officers of the respective Knights of Labor organizations. People who laugh at this will, as they think over the matter, see that, in effect, it proposes to do just what the Farmers' Alliance has suggested should be done with certain agricultural products. It is doubtful if the Knights of Labor have made any such demand; but if the Farmers' Alliance movement accomplishes its purpose we may expect the knights to follow in the beaten track.

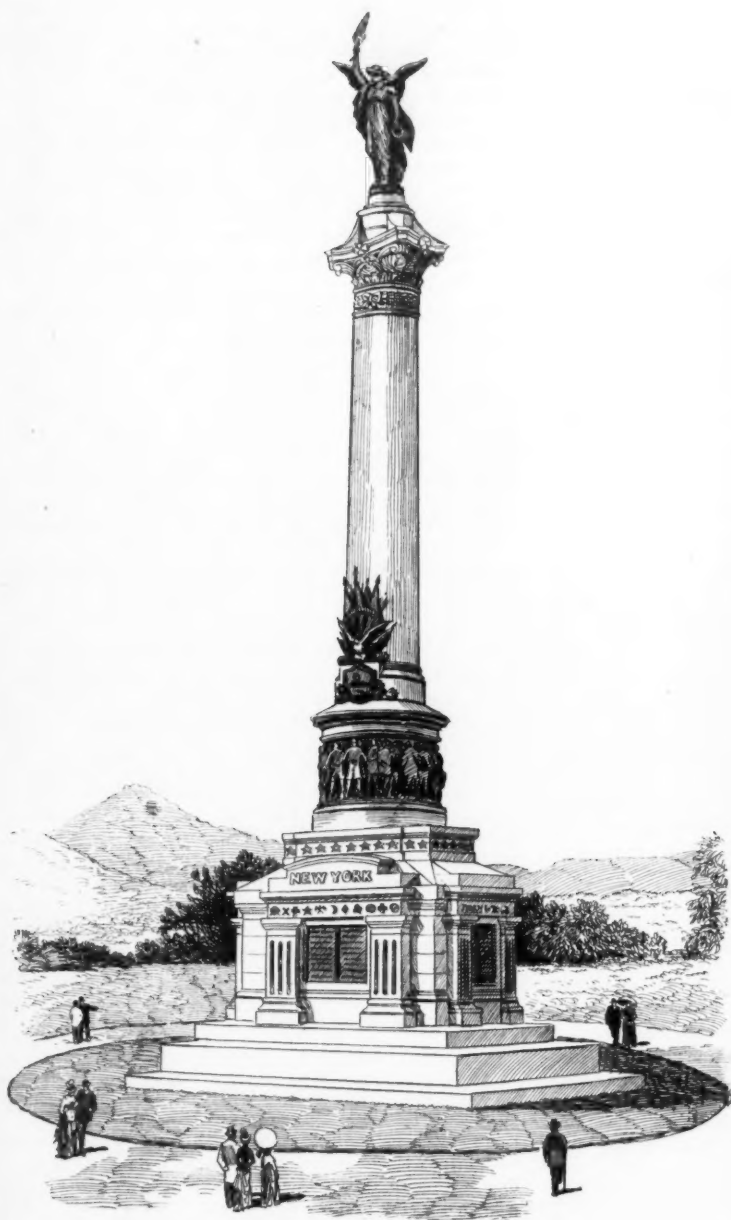
It has been said repeatedly that the best people of the South thoroughly discountenance political outrages. Proof of this is found in the action taken recently by the Governor of Alabama against a number of persons who drove from the town of Catherine, in that State, a Republican named Bruce, because it was alleged that he aided in having a negro postmaster appointed. Masked men assaulted Bruce, threatened his life, and burned his store. Governor Jones, of Alabama, offered a reward for the arrest of the guilty persons, and had a special Grand Jury impaneled who have returned indictments against over forty persons implicated in the disgraceful affair. Nothing will do more to abate sectional feeling than such a vindication of the integrity and power of the law in a Southern State.

In a recent issue of this paper reference was made to the fact that forged pictures, purporting to be works of the greatest artists, were not uncommonly offered for sale. A singular proof of this statement was recently called to our attention. An amateur collector, who has a number of fine pictures which he has bought both in this country and abroad, recently received a letter from an art dealer in Brussels, offering to sell him, at a very low figure, several works painted by a pupil of a celebrated artist, and said to be exact imitations of the master's style. The dealer said that it only remained to place the name of the master upon the pictures in order to have them pass as genuine and expensive paintings. To facilitate this suggested fraud, the Brussels dealer offered to forward an exact autograph of the master, and added that the signature could be easily copied upon the pictures. Of course the offer was spurned by the gentleman to whom it was addressed. But how many times has it been accepted, and how many forged paintings have been palmed off upon the public in this way?

THERE is a fascination, apparently, about the idea of making a marriage with a title that is irresistible to American girls. But it is significant that the announcement of the unhappy results of such marriages are almost as common as the reports of the wedding ceremonies that appear from week to week. The telegraph announced recently the granting of a divorce to a young lady in Philadelphia, from a foreign count, whose title, it appears, was obtained by courtesy in Italy. The count turned out to be a notorious character, and his career in this country was signalized by his imprisonment for circulating scandalous circulars about his wife. On the heels of this announcement—the very next day after it was printed in the papers—glowing reports of the marriage of a beautiful young American heiress to an aged and impecunious French count, a widower, were printed, accompanied by the statement that the bridegroom was under pressing obligations to meet certain gambling debts. What possible good can come from such an alliance? Does a title cover up, atone for, or mitigate the miseries of an unhappy marriage?

THE law has no regard for circumstances. It deals remorselessly and mercilessly with facts and conditions. It is inexorable, and even when its vindication clearly involves a hardship, still, if it is the law, the courts sustain it. This rigidity of justice and its inflexible nature are particularly disclosed in probate courts. Two notable instances were reported recently: An affectionate couple in Syracuse, man and wife, made wills by which each left all of his or her property to the other. The husband died first, and then it was discovered that he had signed the will which had been prepared by the lawyer for the wife to sign. Accordingly she will now receive but a small portion of the estate, the rest going to the husband's nearest relatives. The court seems to be powerless to correct the mistake, although it was obvious. Another case comes from London. The celebrated sculptor, Sir Edgar Boehm, left a will which bequeathed fifty thousand dollars to each of two daughters. By mistake, in the insertion of the names, the two bequests were left to one daughter. The court has been called upon to right the error, but it is said to be doubtful if it can be done. The lesson to be drawn from these cases is that greater care should be exercised in the drafting of every legal document.

It is said that Mr. Brayton Ives, of New York, lost about \$40,000 by the recent sale of his fine collection of rare books and manuscripts. They cost him \$165,000, and had been gathered after years of effort and investigation. One would think, from the prices paid, that Mr. Ives must have made a profit, unless he was very extravagant in his original expenditures. His Gutenberg Bible, for instance, sold for \$14,800, and a Pembroke Missal for \$5,900. On the latter Mr. Ives lost over \$4,000. Some dealers thought that the collection would have brought a great deal more money had it been held for five years longer. But this is doubtful. While there is something of sentiment surrounding the names of artists who paint notable pictures, there is little, or rather less, of this valuable consideration in connection with rare books and manuscripts. Every one has a fancy for paintings. Only a few collect autographs or books or expensive *bric-à-brac*. Furthermore, the sales of pictures at advanced prices have led many to purchase paintings, not from the love of the artistic, but with the hope of profit. The true bibliomaniac has no commercial instinct. He buys what pleases him, and pays any price within his means. When it comes to a sale of such purchases, a loss is, therefore, to be expected—sometimes a sacrifice.



THE NEW YORK STATE MONUMENT NOW IN COURSE OF ERECTION
ON THE BATTLE-FIELD OF GETTYSBURG.

THE NEW YORK STATE MONUMENT AT GETTYSBURG.

AN official invitation was given, some time ago, to numerous American sculptors of established reputation in interpreting the salient features of the Civil War, to submit designs for the New York State monument, for which \$50,000 had been appropriated at Albany. The award under this invitation was made to the eminent military sculptor, Caspar Buberl, under the conditions laid down by the State Board of Commissioners, and signed by the president, General Daniel E. Sickles, which offered a premium of \$500 for the best design, of \$300 for the second best, and of \$200 for the third best.

The monument, the loftiest and most imposing that will mark the field of Gettysburg, is 96 feet high from the base line to the apex of the surmounting figure, while the national monument only rises to a height of 65 feet. The base line is 27½ feet square

and the diameter of the bronze drum, ornamented in emblematic figures and compositions, is 9 feet 9 inches in height and 5 feet 3 inches in diameter. Higher up is a polished granite shaft 33 feet in the perpendicular, and surmounted by an ornate capital; and above all is the commanding female figure of victory, with outstretched palm and laurel.

Besides the bronze work mentioned is a bronze trophy on the main façade, i. e., an eagle, flags, musketry, cannon, giving a very picturesque effect. On the four sides of the square pedestal are bronze panels telling, in raised letters, of the deeds of the New York soldiery on that eventful field. On the four sides of the frieze, in dimensions one foot square, are placed the corps badges of the New York commands engaged, as follows: Engineer, Artillery, First, Second, Third, Fifth, Sixth, Eleventh, Twelfth, and Signal Corps, and Cavalry.

The encircling drum is the historic part of the structure and composition. On the front quadrant is "The Fourth of July," a sitting female figure in a sunburst, reposing in the folds of the Stars and Stripes, and flanked on either side by allegorical figures of History and Justice. The second quadrant, "The First of July," portrays in a pathetic composition the death of General Reynolds. The third quadrant, "The Second of July," a group showing General Sickles wounded and being borne from the field. The fourth, "The Third of July," Hancock falling from his horse. Below this bronze illustration are thirty-six stars representing the indissoluble Union. The quadrants are also separated by trophy-pilasters representing the different branches of the military art by suitable emblems.

The directing engineer of the monument is Mr. H. A. Zabriskie, assistant to General Sickles, and the work is fast nearing completion.

A. G. MILLS.

PRESIDENT OF THE NEW YORK ATHLETIC CLUB.

MR. A. G. MILLS, who has been unanimously elected president of the New York Athletic Club, is widely known as an earnest advocate of physical education, and as a patron of all wholesome and healthful athletic sports. He was for many years prominent in base-ball. While president of the National League he devised and put into effect the first inter-League compact, which brought all the Leagues under one government, still known as the National Agreement, and for the first time made base-ball a paying business, and established it as the foremost American field sport.

Since joining the New York Athletic Club, about six years ago, he has been conspicuous in amateur athletics. He brought about the amalgamation between the A. A. U. and the N. A. A. A., thus terminating the disastrous and unseemly strife between those two bodies. He also effected the affiliation between the A. A. U. and the North American Turner Bund, and is the author of the comprehensive reorganization scheme now going into effect.

While a thorough believer in generous and hearty rivalry, Mr.

Mills holds that an active alliance between all national bodies controlling athletic sports is indispensable to effectually guard against the outcropping of controversies and disputes which tend to retard the growth and belittle the influence of athletic organizations.

Mr. Mills is also active in veteran army circles, being a member of the New York Commandery of the military order of the Loyal Legion; of Lafayette Post, G. A. R.; of the Society of the Army of the Potomac; of the Society of the Nineteenth Army Corps; of the United Service Club, and is vice-president and an officer of the uniformed company of the crack veteran organization, the Second Duryea Zouaves, in which regiment he served three years during the war.

Mr. Mills is well and favorably known in business circles, being vice-president and secretary and a trustee of Otis Brothers & Co., the leading elevator-builders; a member of the Chamber of Commerce of the State of New York; of the Engineers' Club; of the Adirondack League Club; of the Adirondack Company and is a life-member of the American Academy of Political and Social Science.



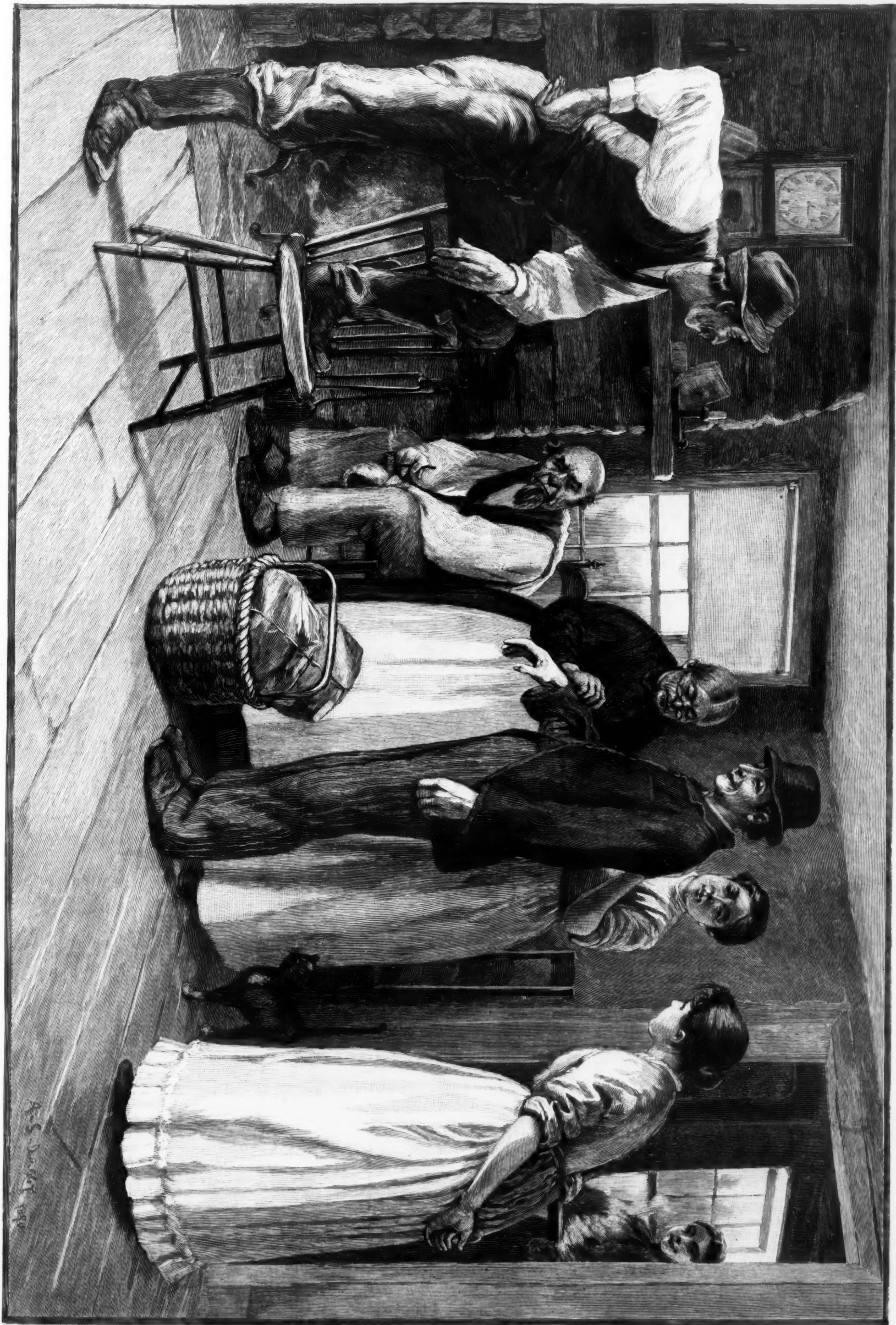
SOUTHERN BELLES AND BEAUTIES.—VII. MISS DAVID CHENAULT, OF
LEXINGTON, KY.—[SEE PAGE 118.]



WARNER VAN NORDEN, PRESIDENT OF THE BANK
OF NORTH AMERICA.—[SEE PAGE 118.]



A. G. MILLS, PRESIDENT OF THE NEW YORK
ATHLETIC CLUB.



HIS NEW CITY "CLO'S."—FROM A DRAWING BY A. S. DAGG.

OUR SPRING-TIMES.

WHEN spring comes to seek her own
Do they all rise at her words?
Is the little fledgeling's tone
Sweet as was the parent bird's?
When once more the streamlets roam
Do the robins all come home?

Here's a nest upon a bough,
But there comes no bird to claim;
Has she made a new nest now?
If from some far land we came
We should all the home nest know,
Even were it filled with snow.

There are blue eyes that we miss
In the flush of violet time;
Something lacking in the bliss
Of the bird-bells' sweetest chime;
In the heart are many spots
Sacred to forget-me-nots.

If perchance youth cometh back
Through some treasure on your knee,
Still the heart will prove a lack,
Lovely though the child may be;
For if it so needeth you,
You still need your mother, too.

Sometime will the far-off springs
Come back with these later ones;
There will be no missing wings,
There will be no missing tones,—
All the joys, but dearer grown,
Of the spring-times we have known.

MARY A. MASON.

A NOB HILL PRINCESS.

BY EMMA S. ALLEN.



HE lived, as a princess should, in the palace of her father, the king. It was one of the richest and most beautiful of palaces, standing on an imposing terrace and looking down with all the majesty of a royal abode upon the surrounding houses, though many of them were equally splendid.

The king, after all, was not a king, as he had no more royal blood in his veins than a hackman or a car-conductor. He had left the aged father who had given him the royal blood of honesty as an heritage, and come to California in "the days '49" to search for gold. He had found the gold, and since that good fortune had created the hunger and thirst for more and more gold, there seemed to be no limit to his ambition. Everything he touched had turned to gold, and for years people had called him King Midas. The name clung to him after he built his palace on Nob Hill, and it was sometimes varied by the less classical appellation of "Old John Vernon, the Bonanza King."

The Princess Beatrice was the only daughter—the only child. She was the power behind the throne, even before her weak little mother succumbed to the ill-health that had driven her all over the face of the earth in search of new climates and new physicians. Since her death Beatrice had worn the ermine exclusively, and worn it with so much unaffected simplicity and grace that she was not spoiled one jot or tittle. There was something in her nature too sweet and womanly for any amount of money or power to choke out. Her father, not being able to honestly take to himself any credit for her virtues and her rare beauty, assured her that she had inherited them from her grandmother—the patient, toiling mother of his boyhood's home, who had finished her work and lain in her far-away Eastern grave for so many years that Beatrice had never seen her. Wherever her beauty and the sweetness of her character had their source, they had lost nothing as the swift currents of the years had brought her to womanhood.

She stood, one evening, on the marble steps of the grand piazza, looking in her own dreamy fashion at the steel-blue waters of San Francisco Bay, just as the sun was going out through the Golden Gate. She was wondering, as she had grown to wonder very frequently of late, why her father seemed changed. He had a secret which he was evidently keeping from her as long as he possibly could—but a secret that must be made public sooner or later. Something in the expression of his face, as he avoided meeting her eyes, told Beatrice all this. She wondered every morning if he would tell her before night what it was. Her questioning eyes scrutinized him very closely across the fine damask and glittering silver and crystal as she handed him his Mocha or Oolong at breakfast, lunch, or dinner.

"Do you believe it is possible that he is going to fail?" she asked her very dearest friend in all the world—father barely excepted—Helena Ashton, that afternoon.

"How can he fail?" said Helena, with an inexpressible gesture.

Miss Ashton was an extraordinary girl in a very ordinary position in life. She was the oldest of three daughters, and had very good reason to be proud of a talented elder brother who was putting the zeal of his life into his profession.

"Oh," rejoined Beatrice, composedly, "he might as well fail as—"

"As the Bank of California?"

"As well as some other men who have failed. I wonder how it would seem to be poor."

"As poor as we are?"

"No, you are not poor. You belong to that happy class of which Young tells in 'Night Thoughts'—A goodly competence is all we can enjoy. Your father enjoys life as well—far better

—than mine does, because he has that interest in another life that all my father's money cannot buy; and your mother—oh, Helena! if I only had such a mother! But I never had."

The princess would have cried if she had been a crying girl; but she only swallowed a little sob as she bent over Helena's artistic work-table. When she rose with sudden vehemence from the mahogany and old-rose plush chair in which she had been idling it flew back and struck the unfinished painting on Helena's easel, throwing it, face downward, across the long, curved rockers.

"Never mind, the paint is dry," said Helena, not stopping her work in the velvet bed of arasene lilies. "You could not hurt it any if it was not. It is a storm at sea."

Beatrice carefully replaced the picture and adjusted a drape of amber silk across the easel.

"You paint so much better than I do—you do everything better than I do. You always did, since we began to go to school together. Your brother promised to find out what my mission in life is"—blushing slightly and getting behind Helena's chair. "He has given up the quest, I presume, as a hopeless one—something past a lawyer's ability to ferret out. Good-bye, dear. Will you be at Mrs. Adley's 'At home' to-morrow evening?"

"Oh, yes."

Helena put down her work and went arm-in-arm with her friend down the stairs and out upon the lawn. They stood together in the iron gateway for a few moments, then the princess was driven away from the pretty Queen Anne house—a picturesque affair in dull Indian red and terra-cotta shades—to the portals of King Midas's palace.

It was not alone of her father and his unaccountable actions that Beatrice was thinking as she stood on the piazza looking over the waters of the bay.

"If I were a poor girl, I believe—but he is too proud—too true and perfect a man to ever think of—and there isn't another like him in all the world."

Which scattering reflections certainly had no reference to her royal parent. The unspoken thought brought a blush to her face that made her brilliantly beautiful, even to the stupid footman who answered her questions in the hall.

"Is papa at home yet?"

"No, miss. He went away an hour ago to be gone until to-morrow night. He left this message for you."

Beatrice read the scrawling handwriting on a large white card that the obsequious servant handed her on a silver salver.

"DEAR LITTLE PRINCESS: To-morrow night I will tell you all that I think you must suspect now. It will be a blow to you, and perhaps you will blame me so much that you will never forgive me. I ought to have prepared you for the news, but I put it off from day to day with the cowardly assurance, 'To-morrow will do as well.' Come into the library to-morrow evening after you return from Mrs. Adley's and I will tell you what the papers will announce the following morning. YOUR FATHER."

There was no more doubt in Beatrice's mind. She was sure that her time for heroic action had come. There would be no more days of idleness and nights of revel for her—no more luxurious sipping of the richest wine of life from golden goblets—no more treading of rose-strewn paths; but thorns and bitter draughts and work—real work for her daily bread—would be her inheritance. All this she pictured in the few brief moments she was ascending the velvet-carpeted stairs to her own beautiful suite of rooms.

A pang shot through her heart as she went from room to room and looked at all their costly luxuries, some of them brought from far lands—all the gifts from a father who had never denied her anything. After all, how could she be poor?

She did not shed any tears—indeed, the thought flashed through her mind that she was more glad than sorry, in view of a possible compensation that would come to her and fill her life full to overflowing of a joy that wealth could never buy.

But her father! How selfish she was not to think first of all how the crushing blow would paralyze him. How could Nebuchadnezzar eat grass in the wilderness?

She touched the button of the telephone that her extravagant fancy had caused to be constructed between her sanctum sanctorum and Helena's sitting-room. Just at that hour the pride of the family was having a few moments' chat with his favorite sister, his six feet of splendid manhood stretched on a couch just underneath the telephone. He sprang up as the bell tinkled and put the receiver to his ear, touching the button and waving his hand in protest to his sister's interference.

"Hello, Lena! Do please come up and stay all night; papa is away from home. He left a message for me. My suspicions are correct, I am satisfied—he is on the verge of financial ruin. He has promised to tell me all to-morrow night after I return from Mrs. Adley's. The next morning, he says, all the world will know of it through the papers."

There was an excited ring in the voice away off in the Nob Hill palace.

"Princess Beatrice, I don't believe it, in spite of your correct suspicions. Helena has just been telling me, in confidence, of your anxieties. It seems to me the trouble must be something else."

If the telephone could only have conveyed to him the loud beating of a woman's heart, what a useful invention it would have been to him in disclosing what he had never been able to find out when the princess was talking in the same room with him. He waited a moment for her reply.

"No," it came presently, with metallic precision; "it cannot be anything else. Is Helena there?"

"Yes, your Royal Highness. Do you prefer to talk with her?"

"Certainly. Tell her I will send the carriage for her if she will come."

"May I come with her?"

"If you choose."

Helena pushed him aside.

"No, he can't come with me. What was it you told him that you intended for me?"

After standing silently listening to some long sentences, she replied:

"All right, I will be ready. Phil is not coming, for he is only

waiting for dinner to be off on some special business with his best client."

Ashton was standing in deep thought before the grate fire. He could not credit the rumor, for no hint of it had reached him through business channels. But he read a strange paragraph in the next morning's paper—the ominous breath of an advancing storm—a hint of an impending failure in the city that the next twenty-four hours would decide. He believed it then, fully; and the blind speculations of the men he met that day served to strengthen his belief.

Beatrice was one of the latest arrivals at Mrs. Adley's that night. She was never more simply dressed, and never so lovely in Philip Ashton's eyes. He had sent her the first flowers he had ever bought for her—passionate, blood-red roses—and she wore them with the simply-made cream satin. Aside from the rich lace in neck and elbow-sleeves they were her sole ornaments. Even the diamonds in her ears had been put away, for appearance's sake, on the eve of her father's ruin.

"Did I do wrong to come?" she asked Ashton, when he stood under a potted palm-tree in the music-room, looking at her in the dim radiance of rose-colored lamps.

"Why wrong?"

"Because people will make remarks about it, in the morning, when they know the truth."

He covered her hand with his own as it rested on the back of a low divan.

"You are very philosophical in regard to the matter. Why are you not at home, as most girls would be, crying and wringing your hands?"

He had never before so committed himself by word, look, and action. Beatrice understood the underlying significance of the question. She answered it with the same roundabout directness. In spite of all their past reserve they understood each other perfectly.

"I don't believe," frankly meeting his adoring eyes, "that I am so very sorry—sorry enough to cry or wring my hands; I mean for myself."

A strange, sweet knowledge kept them silent for several moments. When a passing couple had gone out of sight and hearing, Ashton took both her hands.

"My little princess! Do you know how long I have loved the king's daughter with a hopeless love?"

"Perhaps," said Beatrice, "for as long a time as you made her believe that 'the daughter of a hundred emirs, she was not one to be desired.'"

He lifted the hands to his lips.

"We succeeded in misunderstanding each other perfectly, then. I should never have been brave enough to ask King Midas's little daughter for her hand with all the royal jewels in its palm."

Beatrice tapped tremblingly at the library door at midnight. After some little delay her father opened it and smiled very much as he had been in the habit of doing before he became "peculiar."

"Come in, my dear," he said, kissing her, as he always did. "Don't wear your seal-skin in this warm room. Did you enjoy the evening at Mrs. Adley's? Sorry I could not go with you."

As he did not seem to expect an answer to any question, Beatrice made none. She sank into the huge depths of the nearest chair and stared blankly at the old gentleman. He was not pale and haggard and showed no symptoms of paralysis. On the contrary, his face wore a blush like a school-boy's and his eyes shone with anything but a wild despair. The terrible thought came to Beatrice that perhaps the calamity had been the means of darkening his mental faculties. He certainly did look foolish enough to warrant the suspicion.

"Don't look so distressed, my dear," he began. "What I have to tell you is not so terrible, after all—only I should have prepared you for it gradually. Don't blame me too much—you know 'there is no fool like an old fool.'"

"Oh, papa! tell me the worst at once. For myself I do not care—but for you, it is dreadful."

Beatrice began to sob as she flew into her father's arms.

"What is dreadful for me? You don't know anything about it?" demanded he.

"I know enough to satisfy my suspicions."

"Well, what do you know?"

"Oh, papa! why do you act so strangely? I believe you are crazed with trouble."

The old man scratched his bald head.

"Bless my bones! What is the matter with you, Beatrice? It isn't such an awful calamity for a man to be married, if he is sixty."

Beatrice stood gaping with astonishment.

"Well, my dear, is that what you knew?" laughed her father, kindly.

"No—no! Is that all?"

"Yes; that is all. It is enough to make me feel as young as I did at twenty-five."

"And you are not bankrupt? We are not on the brink of ruin?"

John Vernon laughed uproariously.

"This is too much fun! Marion," he called, going to the half-drawn portières of the adjoining room, "come and enjoy it with us."

As the curtains were drawn back Beatrice saw a sweet-looking woman take her father's hand and cross the room to where she stood in the third or fourth stage of her amazement. She was not half as old as her millionaire bridegroom—not more than five years Beatrice's senior.

"Beatrice, this is the new Mrs. Vernon—Queen Marion, the Princess Beatrice."

When they all separated for the night, the princess and the queen swore lifelong fidelity.

"It isn't strange that you loved such a little woman well enough to bring her into the palace to usurp your princess, papa," she told her father, when they were alone for a moment. "But she must have married you for your money."

"Well, perhaps she did; but Ashton can't have it all in that case, you see."

Beatrice had made him a confidant, even in the presence of her youthful step-mother.

The little telephone-bell in Helena's sitting-room tinkled madly in the early morning hours.

"Forgive me, Lena, for keeping you waiting so long for the news. Have you been asleep in your chair?"

No; Helena had been taking a very comfortable nap on the couch, oblivious to her friend's sorrows. She received the news with unmitigated surprise, and, when she had said good-night and shut up the instrument, glided through the hall to her brother's door. A light shone through the transom—the ruddy glow of a coal-fire in the grate before which Ashton was stretched in an easy-chair, clad in dressing-gown and slippers, dreaming, but not asleep.

"Well?" he interrogated, sitting up, "has the telephone told the whole truth?"

"Yes."

"Poor old man! Did she say how he bears it?"

"He bears it beautifully. I think Bee is really to be congratulated;" and Helena's grave face became convulsed.

"It isn't very much of a laughing matter, is it?" said the young fellow, seriously.

"Yes, it is—the most decidedly funny thing I ever heard of," said Helena.

And her brother thought so, too, five minutes later. He did not laugh very much.

"After all," he said, "the world will say I am marrying the money instead of Beatrice."

There proved to be truth in the newspaper report of the previous morning. A large wholesale house in the city went into bankruptcy, and the same papers that blazoned the news abroad published romantic versions of "old John Vernon's marriage with a beautiful young lady of Oakland."

"Perhaps," said Beatrice to her lover, that evening, when he called, "I can persuade papa to disinherit me, if you object to even half the money. You see, he might easily leave everything to his wife."

She stood beside him, wearing her diamonds again, and a soft, trailing tea-gown of white-and-gold India silk. He laughed happily.

"Since I have become so hopelessly entangled, I shall have to submit to my fate, royal jewels, princess, and all."

"That sounds heroic. We will let the world say what it pleases," and Beatrice placed her hands in his. "If you had not proposed to me in such an accidental way, I am not sure but I should have taken the step myself, 'Philip, my king.'"

IN FASHION'S GLASS.

A REFLECTION OF WRAPS AND BONNETS.

"Spring, with her golden suns and silver rain,
Is with us once again."

THE sun shines, and with the first warming beams off come furs and heavy wraps. If we shiver it is accompanied by a complacent smile, as the merest suggestions of spring lure us into tailor-made costumes. A woman in a new gown will scorn to admit that she is cold as persistently as the deacon denies that he dozed in meeting. For the wise ones who consider the dangers of pneumonia there are light spring wrappings in various shapes. The general preference is for jackets, and a stylish example given in the illustration is of cloth of a mastic tint, with cut-away fronts, attached with three cords and buttons. The binding of black velvet around the lower edge, and which forms a cape on the shoulders, is exceedingly becoming to slight figures. The little toque of twisted velvet fits closely to the head, and has but a spray of jet at the back. These toques are likely to be very popular with those to whom they are becoming, and will show but very little trimming.

A stylish spring mantle in the form of a double cape with the usual Medici collar is made of iron-gray cloth and studded with tiny disks of cut-jet called *clous*. The lower edge of each cape is cut in scallops, every three of which form one large deeper scallop. The edges are bound with black velvet, and the entire mantle is lined with crimson silk.

The selection of a new hat is ever a matter of vital import, as firm, color, material, and trimming have all to be considered, not simply alone, but in relation to the face and even the figure of the wearer. The graceful and becoming curves of the brim are the distinctive feature of many of the new season's hats. Frequently they are of coarse, fancy straw, trimmed with artistic rosettes of old gold, peach pink, and black velvet. A black straw turban with a coronal of corn-flower-blue velvet around the crown and a bunch of corn-flowers at the back is certainly charming. Then there is the three-cornered "Ravenswood" hat, which early last season was known as the "Paul Jones," and a unique example is in gray chip, edged with a ruche of narrow gold and silver braids, trimmed with rosettes of the same and small gray tips. The illustration shows one of the prettiest of spring hats, made of Chantilly lace, with spider-web designs defined in fine jets. The garniture is of rose-colored velvet, twined with branches of young, green, unopened rose-buds. A most suggestive fancy for spring.

Among bonnets there is a black one with a small lace brim and three jet fillets around the crown, which is singularly effective, and another black one with a crown of old-rose velvet. A gray velvet bonnet bound with jet is adorned with little bunches of yellow cowslips, and a big bronze-colored straw hat is lined with heliotrope velvet and has a most artistic wreath of many-hued chrysanthemums round the crown.

A charmingly picturesque hat for a young girl is a drooping shape in fancy black open-work straw, edged with Neapolitan violets, and a large velvet bow and bunch of violets are posed on the crown. An extremely stylish, narrow, flat shape, which may be worn by ladies of all ages, is made of black velvet with an edging of black feather trimming. A tasty bow in front is fast-



BLACK-LACE HAT.

ened with a handsome jet pin, and the short plumes at the back which curl over the coiffure are tomato-colored.

There are some dainty patterns of French foulard which will be exhibited ere long, but which have not as yet been put on sale. The ground work is of mastic and gray, with bouquets of violets and tiny moss-buds, about twenty in a bunch, and seemingly growing in the silk, so natural do they appear.

ELLA STARR.

LIFE INSURANCE.—A BATCH OF ANSWERS.

I AM so overwhelmed with inquiries that I will devote my entire column this week to replies.

A correspondent at Knoxville, Tenn., wants to know why his semi-tontine policy in the Northwestern is not as good as one in any of the three great New York City companies. I do not think my correspondent has special reason to be proud of his semi-tontine policy in the Northwestern. To get large tontine profits it is necessary that the company should do a large business in that particular line of policies. The Northwestern's semi-tontine business I consider small as compared with the policies issued under its ordinary plans, and very small as compared with the amount of business done by the three great New York companies referred to. Let me give a few figures. The tontine surplus in the Northwestern in 1885 was a little over \$53,000. It has gradually grown, until in 1889 it was \$1,316,000. Its surplus on other lines of policies is over \$4,500,000. Its tontine surplus looks very small beside the \$17,000,000 that the Equitable reported in 1890, and the \$8,670,000 that the New York Life showed.

A correspondent at Toledo, Ohio, wants information in regard to "Wager insurance." If he will send me some facts regarding it, or some of its literature, I will be pleased to reply.

The same correspondent takes exception to my declaration that the Mutual Life of New York City abandoned its tontine policies at an early date because of the hardships to policyholders arising from the failure to pay premiums. He intimates that the company was not influenced by sentimental considerations, but discontinued its tontine insurance because of a compulsory act of the Legislature.

I pass by the sarcasm of my correspondent, and simply reply that the Equitable issued the tontines first and the New York Life and the Mutual soon after; that the Mutual only issued a few, and after a brief time abandoned the plan entirely. This abandonment had nothing whatever to do with the non-forfeiture laws of New York or any other State, but was because the executive officers of the Mutual Life were then opposed to the tontine idea. They do not issue tontines now; but they do provide a policy in which only the dividends accrue to the surviving member at the dividend periods, while the policy has non-forfeitable values during the terms after the third year.

A correspondent at Missoula, Montana, says he took out a twenty-year endowment policy, in 1884, in the Pacific Mutual Life Insurance Company for \$1,500. He was promised the privilege of an exchange for a paid-up policy. When he recently asked the company the surrender value of this policy, he was informed "it would be \$590, payable in 1904, or at death, if prior." My correspondent says he has made a comparison with the ten-year twenty-year \$5,000 policy of the Mutual Life of New York that he took out in April, 1890, and believes that for the premium he now pays the Pacific Mutual he could get a \$1,500 additional policy in the Mutual Life of New York, and make money by the operation as between the two companies.

I cannot advise my correspondent to give up his policy in the Pacific Mutual, although I wish he had not taken it out originally. It is only for \$1,500, and the company, while not very large, is fairly good. My correspondent is now seven years older than he was when he took out his policy in the Pacific, and the higher rate of premium he would now be obliged to pay could hardly be overcome by the insurance he proposes to take in the better company, and, as I believe, on a better plan.

From Fort Keogh, Montana, there is an inquiry in reference to the address of the Mutual Life Insurance Company of New York. If my correspondent will send a letter to the company, simply addressed to the New York Post-Office, I have no doubt it will reach it.

A correspondent at Boston wants to know if I have seen the *Spectator's* recent comments on "The Hermit." Some one was kind enough to send me a marked copy of the paper. The imputation that the inquiries sent to "The Hermit" are fictitious is unworthy of the *Spectator*. My correspondents know whether or not it is true. They know, as I do, that it is a bare-faced lie, and if any one has interest enough to make inquiries at the office of FRANK LESLIE'S ILLUSTRATED NEWSPAPER, abundant proof of this fact can be furnished.

What I said about the United States Life Insurance Company was in every way true, the *Spectator* to the contrary notwithstanding. It is a small company, and labors, apparently, more for the benefit of its shareholders than for its policy-holders. I

have not assailed its reputation, but I have said, and I continue to say, that I prefer a policy in a larger company. And, by the way, the *Spectator* should be the last to throw stones, and make reflections on the integrity of others.

From Newcastle, Pa., comes an inquiry whether Eastern old-line companies place their money in Western investments. I think the Northwestern has considerable money in Western railroad securities; but the large old-line companies of this city do not appear to regard such securities with favor, in view of recent experiences. This is true especially of farm mortgages, of which the Northwestern is said to hold very large quantities. Eastern companies—particularly New York companies—are managed by men of great wealth and extended financial knowledge and experience.

A Madison, Wis., correspondent sends me a circular from the secretary of the Union Mutual Accident Association of Chicago announcing its impaired condition. He asks me if I can give him the name of any "really and truly solvent" concern of the kind in the United States. The United States Mutual Accident Association is certainly solvent. So are the Mutual Preferred Accident Association and the Travelers. There may be a choice among these—I think there is—but I have no reason to doubt their soundness.

From Cleveland comes an inquiry as to how the Hartford Life and Annuity Company can show losses paid during thirty days prior to September 16th, of \$78,000 on claims that had only paid in \$7,155.01. My correspondent says he has heard the inquiry made why the Iron Hall or other fraternal concerns of that kind cannot pay large profits on small investments, if the Hartford Life can do what its statement asserts.

I reply that in the insurance business the multitude always bears the burden of the few. No man puts in as much as he gets out: but he always pays, if he is in a sound, safe company, according to certain well ascertained rules of interest and tables of mortality. It stands to reason, however, that companies like the great old-line companies, that make their calculations to include the collection of reserve and surplus funds, are safer than companies that offer to give to the subscribers every dollar that is put in, without providing for emergencies in case of an extra death loss or any other hardship. In other words, surety and protection lie with the strong, well-managed, conservative concerns, and speculation entirely with institutions that do not look to the future but simply provide for the present.

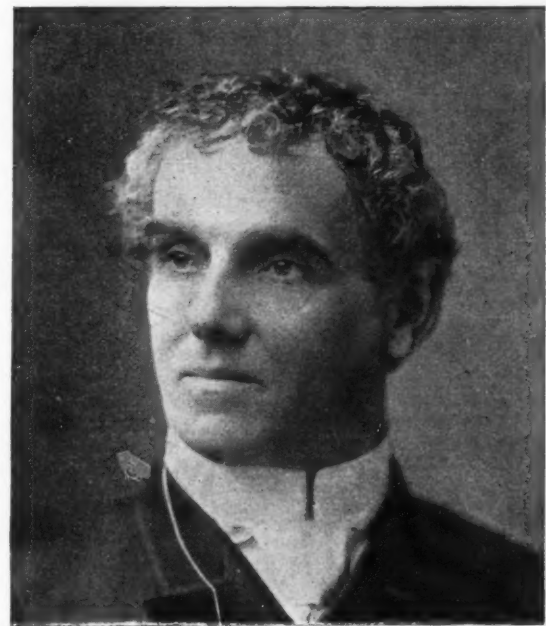
The Hermit.

NEW YORK'S THEATRICAL ATTRACTIONS.

ONE of the most studious and painstaking ladies at Palmer's Madison Square Theatre is Miss Jennie Eustace, whose successful theatrical career was promptly predicted by all who knew of her unbounded patience, industry, and devotion to her chosen art.

"Wealth," the new attraction announced for Palmer's Theatre, is a strong English drama, while at the Madison Square Theatre Manager Palmer has opened a way for "The Pharisee." He must be given credit for doing better by the public than most managers; that is, he caters to the best instead of the worst of the play-goers' tastes and fancies.

Mr. Barrett's appearance with Mr. Booth has added to the wealth of the laurels that both have so deservedly won. I have spoken before of Mr. Barrett's genius. There is a delicacy of feel-



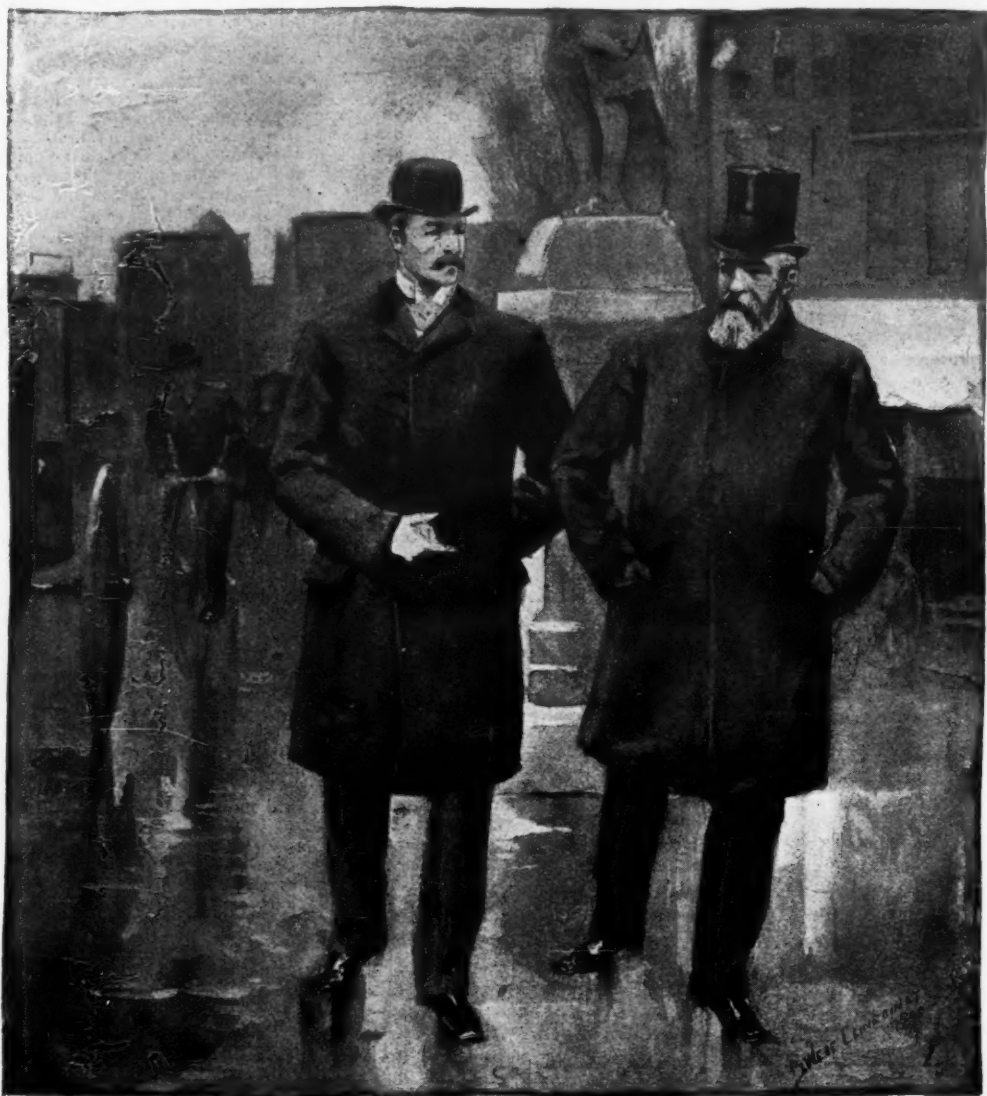
MR. LAWRENCE BARRETT.

ing, a sincerity of sentiment, and a mastery of motive and action in Mr. Barrett's work upon the stage that mark him as an actor of real genius. I am glad to be able to present one of the latest and best pictures of his refined, intelligent face. Mr. Barrett's greeting in New York is always cordial.

The advertising manager of Herrmann's Theatre did something very fine in connection with Miss Lilla Vane's appearance in "All the Comforts of Home." Miss Vane, it was given out, objected to appearing in tights, and the newspapers, on the inspiration of the aforesaid advertising man's genius, all came forward to describe the blushes and embarrassment of the young woman. As if the wearing of tights was a matter of compulsion! Miss Vane and the manager of Herrmann's Theatre should be above this sort of advertising. It belongs to the variety stage.

The return of Edwin Booth to the New York stage affords welcome relief to those who have become satiated with the weak and trivial things our theatres have, in deference to public demand, offered to play-goers. The cordial greeting Mr. Booth had, and still has, at the Broadway Theatre, shows that this great actor maintains his hold upon those who appreciate and love the best the American stage can offer. The time will no doubt come when Mr. Booth, whose health is not at all robust, will be compelled to withdraw from the stage. Those who miss the opportunity of seeing him may live to lament their indifference to one of the most striking geniuses America has produced. Never had I been thrilled, since the days of Forrest, as I was, and always continue to be, with Booth's *Richieu*. It is sublime.

THE STROLLER.



President Harrison takes a promenade on Pennsylvania Avenue.



A fair widow just arrived in Washington in search of a Government position.



The caterer of the Chinese Embassy.



Types of Washington newboys.



Types seen on the Avenue.



A Department clerk returning home.



An old resident and his body-servant.

RUNNING DOWN A SIOUX HORSE-THIEF.—FROM A DRAWING BY D. SMITH.



A VERY UNLUCKY EXAMPLE.

AN ADVENTURE WITH THE PRINCE OF WALES.

"IF I had to live in a place like this I should certainly go stark mad," thought I, as I followed a dapper little black-velveted page-in-waiting through the endless corridors of Marlborough House, the town residence of the Prince of Wales, who had sent to ask me for some information about Russia's progress in Central Asia, at that moment the chief topic of public interest in the British capital.

It was indeed a dismal place for the abode of royalty, and might well make any one doubt whether being "as happy as a king" were any great happiness after all. At the first glance its huge, gloomy front, towering against the cold, gray London sky, the high, blank, wooden palisade inclosing its paved courtyard, the red-coated sentry tramping to and fro with fixed bayonet just outside the gate, and the two tall, grave-looking policemen on duty within it, made the whole building look much more like a prison than a palace. So oppressive, indeed, was the dead, dull heaviness of this courtly dungeon, that it would have been quite intolerable but for the relief afforded by the pleasant face of cheery old Sir Edward Knollys, the chamberlain of the household (who met me at the entrance), and a merry clamor of boyish voices—very refreshing to hear in that gloomy place—from a distant part of the vast building, where some of the royal youngsters were having "a good time" with three or four small friends who had dropped in to see them.

But, with this exception, the general dreariness was unrelieved. The long, dark, silent passages, hung with black and filled with a cheerless twilight, were so utterly unearthly, that when I came suddenly round a sharp corner upon a white marble statue—placed in a half-erect attitude, as if ascending out of the earth—I started involuntarily, as if I had seen a ghost rising from its grave. Even the page who guided me heightened this ghostly effect, so weirdly did the funeral blackness of his velvet livery contrast with a face as pale as if he had fallen into a tub of horse-leeches, and had all his blood sucked out before he could be rescued; and I felt haunted by a nightmare feeling of being led by a ghost through the gloomy labyrinths of an Egyptian sepulchre.

All at once a door at the end of the passage opened just as we were within a few paces of it, and instantly the page "effaced himself" (as the French graphically phrase it) into a corner, with a look such as Mr. Frank Stockton's doomed hero may have worn as he opened the fatal door behind which the hungry tiger lay couching for a spring. But instead of a tiger, there issued forth a very handsome and lady-like woman, in a tall hat and long riding-habit that almost hid the slight lameness which was her only defect—for the veriest stranger might have told at a glance, by her likeness to the countless portraits scattered broadcast through every town in England, that this lady was no other than the Princess of Wales herself.

She bowed gracefully in answer to my salute, and passed on, with the faintest possible smile flickering over her beautiful face as she saw the poor little page flattening himself against the wall in his anxiety to avoid jostling her, and trying hard to look as if he were not there at all. I could see little or no likeness in her features to those of her younger sister, Princess Dagmar, whom I had seen years before in Russia, when she landed at Peterhof to meet her bridegroom, the future Czar Alexander III. But there was no mistaking Princess Alexandra's resemblance to her father, King Christian IX. of Denmark (whom I met in Iceland during my second cruise through the Arctic Ocean), both in the beauty of her face and in the look of strange melancholy that clouded it.

No sooner had she gone by than the page pointed to the room from which she had issued, and told me in a tragic whisper that I should find there the Prince of Wales himself, and as I went in he looked after me with an air of mingled pity and awe which recalled to me at once the story of how Peter the Great, offended by the slavish timidity with which a Russian petitioner approached him, was graciously pleased to observe, at the full pitch of his imperial voice, "Curse you, you fool, don't be so scared! Do you think you're offering buns to an elephant?"

When I entered I found nothing more formidable inside than a stout, bald-headed, good-natured looking man in ordinary morning dress, who was sitting in a large arm-chair by the fire—for at that time he was just recovering from a severe attack of illness, and had not yet shaken off the effects of it. It was sad to see how slowly and feebly he moved as he rose and came forward to meet me (like a man bowed down by age instead of one who ought to have been in the prime of his health and strength) and how his hand trembled as he held it out.

"He doesn't look much like cricket or deer-stalking now, although he used to be a good hand at both, once upon a time," thought I as we shook hands. "I wonder what the fools who are always envying his 'luck' in being born a prince would say to this!"

The Prince bade me welcome pleasantly enough; but in spite of all that I had heard of the marked foreign pronunciation which he and his brothers had acquired from constant companionship with their father's German friends in the days of their childhood, it rather grated upon my unaccustomed ear to hear the future King of England talk with so strong a German accent that a stranger would never have taken him for an Englishman at all, but would have set him down at once as a German who had learned English remarkably well. In fact, I was forcibly reminded of the Frenchman's, "I vos speaky ze English parfaiitemaw," and of the inscription over the door of the English grammar school: "Good grammar taught here."

Then we sat down and began to talk. The Prince made many inquiries about Russia, Central Asia, and other remote parts of the East, and it struck me at once that a man who could ask such clear and sensible questions, and could so readily comprehend the answers that he received, must be anything but the empty-headed "swell" that so many people believed him to be. On the other hand, he seemed curiously ignorant of many things with which not a few men of half his education were quite familiar; and when he began to speak of his own travels in the East, I saw in a moment that, while honestly eager to learn all he could, he had been victimized from first to last by that idiotic code of ceremony which pronounces it to be "not

etiquette" for a "royal highness" to acquaint himself in any way with the history and social condition of the towns or countries through which he may happen to pass. Go where he might, he had always been surrounded with a wall of useless formality, which hid from his sight everything that lay outside of it. Why a man who was one day to rule millions of his fellow-men should be so carefully kept from knowing anything about them, I could not for my life imagine; but such was evidently the first and great commandment of those who had most to do with the matter.

"Have you any idea what Russia is really after in Central Asia?" asked he at length. "She surely can't expect to take India from us, and if she did she could not keep it; yet, if that's not what she wants, what's the good of her conquering all those deserts, which are of no use to any one?"

"I should say," replied I, "that she has three objects in view: First, to drive out British goods, which have for years past been crowding out her own from every bazaar between the Caspian Sea and the border of China. Secondly, to have such a training-school for her soldiers as France has had in Algeria, or England in India and South Africa, where they may practice marching, fighting, and intrenching, without Europe being a bit the wiser. Thirdly, she wants to get hold of the rich mines that lie to the east of her, which, if properly worked, would pay all the cost of conquering Central Asia twice over. A slip in the last treaty with England has already given her the precious ruby-mines of Badakhshan, and the gold fields of the Tien-Shan Mountains, along the frontier of China, will not be long in following."

Several other questions of the same kind were asked and answered, and our talk seemed to be drawing to a close, when, all at once, some mischievous spirit of evil put it into the Prince's head to ask what was, under the circumstances, the most ticklish question of all.

"The papers are saying a good deal just now about a possible split between Germany and Russia," said he, "and some of them even hint that it may perhaps end in a war. Now, of course, what the two governments may say to each other in such a case means just nothing at all; but I should like to ask you, as you have lived in Russia so long, how the two nations feel toward one another—in fact, what the ordinary Russian thinks of the ordinary German, and the ordinary German of him."

"Well," said I, "I can best answer that question by quoting a story which the great Cossack humorist, Nikolai Gogol, wrote in the early part of the present century. The tale relates how a Russian peasant, being out by himself in a lonely place on Christmas Eve, was met by the devil, who tried hard to tempt him into committing a great crime, which would at once place the man's soul in his power. The Russian stood his ground like a man, and sternly bade the Evil One begone; but the demon was not to be shaken off so easily, and only became more and more urgent in his temptation. At last the pious Russian, growing angry at being persecuted in this way, called the devil 'an accursed German,' at which Satan was so deeply insulted that he flew away in disgust and never came back."

No sooner had I ended this nice little story, than it suddenly flashed upon me that I had told it to a man whose own father was a German, and the greater part of whose relatives and friends were of the same race; and (as Mr. Eggleston's "Hoosier" friends would have phrased it) "I 'low I felt powerful mean." But my hearer had no thought of taking offense at this downright international joke. On the contrary, he laughed at it until he was quite out of breath, declaring that it was indeed a sufficient answer to his query; and when I took my leave of him, a little later on, his last words to me were an assurance that I had told him "a great many things which were well worth hearing."

DAVID KER.

THE CHEROKEE STRIP.

WHILE it is undoubtedly the purpose of the Government, by just negotiation and earnest effort, to open the lands of the Cherokee outlet or Strip to settlement at as early a date as may be admissible, it is apparently its purpose to prevent the invasion of these lands by would-be settlers, until such time as perfectly legitimate conditions can be established. Not only so, but if we are to judge from an order recently issued by the Secretary of the Interior, boomers who attempt to locate upon the lands will be peremptorily removed, and will forfeit any rights they might otherwise acquire by obedience to the law.

During the latter part of February a large number of persons entered the Strip. It is said that as many as two hundred families crossed the line in one day at Kansas City, while at other points along the border the invasion was almost equally as great. Some of these invaders are said to have been caught by very severe weather, and it is reported that a number of them suffered considerably from the want of fuel and suitable provisions.

With the view of arresting and expelling these settlers, a detachment of K Troop, Cavalry, and a body of Indian scouts were dispatched from Arkansas City, Kansas, and at the last accounts occupied and patrolled a line twenty-five miles long, ejecting the boomers and preventing any further ingress into the disputed territory. It is understood that arms and ammunition will be confiscated, and all houses and stationary tents erected by the new-comers will be burned.

While the action of the Government will be regarded as severe in some quarters, there can be no question as to its propriety. The law governing the occupation of this as well as other territory of the nation must be rigidly enforced, and the sooner this fact comes to be understood the better it will be for all concerned. We give on another page two pictures illustrative of events in the Cherokee Strip.

THE ILLINOIS SENATORSHIP.

THE prolonged Senatorial contest in the Illinois Legislature terminated, on the 11th inst., in the election of General John M. Palmer, the Democratic candidate, by a vote of 103 to 100 for Cicero J. Lindley, president of the Farmers' Alliance, and 1 for Streeter. Before the final ballot, the Republicans offered to give 100 votes to Representative Moore, one of the three Alliance members, if he and his three associates would join them. He was pledged, however, to support General Palmer, and declined to entertain the proposition. It is thought that in electing a Democrat when they could have elected a farmer, the Alliance members have inflicted a serious blow on their organization.

WARNER VAN NORDEN, PRESIDENT OF THE BANK OF NORTH AMERICA.

MR. VAN NORDEN, whose portrait appears elsewhere, is a native of this city, forty-nine years of age, and comes from an old New York family who have made the city their home for nearly two hundred and sixty years. On his mother's side he is a descendant of Jean Mousnier de la Montaigne, the Vice-Director of the Colony of New Netherlands with Petrus Stuyvesant. He is also a lineal descendant of Dr. Everardus Bogardus, the first Presbyterian minister in the United States who filled a stated pastorate, and who began to preach in the year 1633, in the old church within the fort on the site of the present Battery.

Mr. Van Norden was brought up in the wholesale produce business. Retiring from active mercantile life in 1876, he engaged in private banking, becoming interested in various bank, railroad, and other enterprises. With two California capitalists he has controlled for many years the Plymouth gold mine, which from 1883 to 1888 was the largest in the country. It paid dividends of over two and a quarter millions of dollars. He is now a director in four banking institutions and also in several other corporations. The Bank of North America, of which he is president, is one of our old New York banks, having a successful history of over forty years. Its capital and surplus is \$1,260,000, with deposits of over five millions. Its management is conservative and yet progressive. This venerable bank has weathered every storm and is to-day one of the strongest in the country. Of its directors seven are, or have been, bank presidents. The board includes such men as Henry B. Hyde, President of the Equitable Life; Jacob D. Vermilye, President of the Merchants' Bank, Henry H. Cook, William F. Havemeyer, Salem H. Wales, Elihu Root, Henry A. Kent, William Dowd, John J. Donaldson, Stephen M. Clement, David H. Houghtaling, and John H. Flagler.

For many years Mr. Van Norden has been a prominent elder in the Presbyterian Church, and is a member of its Foreign Board, Magazine, Church Extension, and other committees, and for several years was president of the Presbyterian Union. He is known in Presbyterian circles throughout the country as foremost in all forms of aggressive Christian work. He has traveled extensively, is fond of books, knows a good picture when he sees it, and is no doubt well remembered by many of our readers as an occasional and effective public speaker.

The Bank of North America has been the favorite depository of our old families and savings banks. It is the representative in the Clearing House of many of the smaller city banks, and also of a large number of out-of-town banks and bankers.

MISS DAVID CHENAULT.

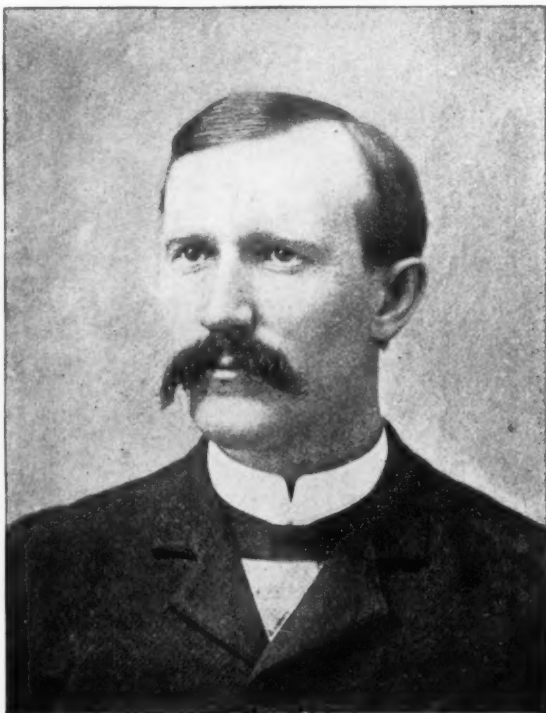
MISS DAVID CHENAULT is a blonde of the purest, most unqualified type. She has the sweet, fresh complexion that novelists are wont to liken to "roses and cream," hair flaxen almost in its fairness, with gleams of sunlight through it, and eyes of that soft, gray-blue tint that seems a complementary color to the yellow of fluffy locks and the pink of fresh cheeks.

She has features small and delicately formed, and an artless innocence of pose and expression. That she is pretty goes without saying, since she is a product of the Blue-grass region, where fair women are known to be indigenous to the soil. Her home is at Lexington, the so-called "capital" of this vaunted spot, where she lives in luxury, alone with her widowed mother. She has made no small sensation at many fashionable resorts.

DAISY FITZGIBB.

HON. JAMES H. KYLE.

HON. JAMES H. KYLE, recently elected United States Senator from South Dakota, is a minister of the Congregational Church. Mr. Kyle was born at Centerville, Ohio, in 1854, of Scottish ancestry. He was graduated at Oberlin College in 1878, and after studying law for a year or two entered upon a theological course at Western Seminary, Alleghany. After graduating he became pastor of the Congregational Church at Salt Lake City. In 1886 he went to South Dakota under appointment of the Home Missionary Society, with Ipswich as his especial charge. Later he became pastor of the Congre-



SOUTH DAKOTA.—HON. JAMES H. KYLE, UNITED STATES SENATOR-ELECT.—FROM A PHOTO BY R. L. KELLY, PIERRE, S. DAK.

gational Church at Aberdeen, a position which he resigned a few months ago to become financial secretary of Yankton College.

In consequence of a Fourth of July oration, which pleased the farmers of Brown County, Mr. Kyle was nominated by the independents for the State Senate, and was elected. After all the other independent candidates for the United States Senate had been presented in vain, Mr. Kyle was taken up, and after several days was elected by a combination of Democrats with the independents. Mr. Kyle declares himself absolutely unpledged, but is in favor of low tariff and the free coinage of silver.

THE INSURRECTION IN CHILI.

THE insurrection in Chili seems to be making steady headway in spite of the efforts of the Government to suppress it. It had its origin in a popular protest against an attempt on the part of President Balmaceda to control the election of his successor by imposing on the people the candidature of a nominee in sympathy with himself. Persistently disregarding the official protests of the Senators and Deputies, the President made himself Dictator, summoning Congress, abolishing the Constitution, and casting into prison all his opponents who had not prudently betaken themselves elsewhere. The presidents of the Chamber and Senate, with their adherents, took refuge on board an iron-clad, and the naval forces generally sympathizing with them, the revolt rapidly spread—the people of the republic quite generally giving it their support. There has been some desperate fighting, and at this writing the parliamentary party is practically in control of all the provinces except Santiago and its environs. Large detachments of the army have recently deserted the Government and joined the insurgents. In one instance three battalions of infantry and the entire Fourth Regiment, all forming part of the Government troops stationed in the neighborhood of Pisagua, shot their officers and declared themselves in favor of the revolutionists. With the information now at hand the final defeat of the Government seems to be inevitable.

A RUSSIAN OPEN-AIR RESTAURANT.

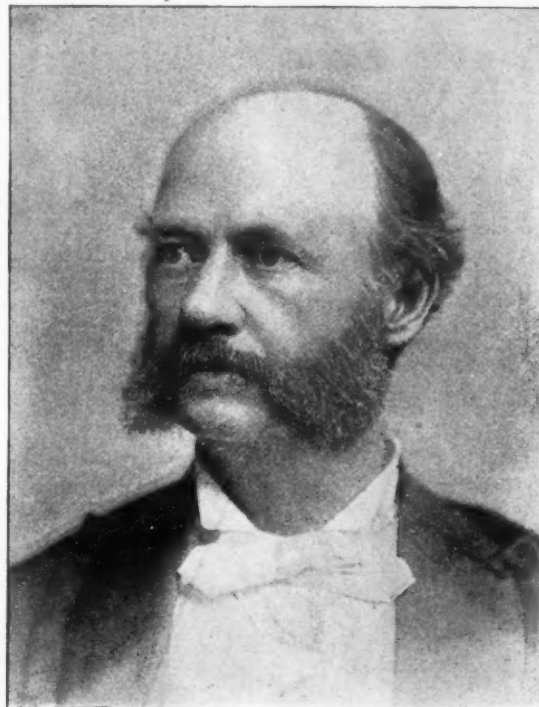
OUR illustration on page 120 shows an open-air restaurant in Moscow, where, in spite of snowfall and cold blasts of wind, numerous customers have assembled to partake leisurely of a frugal meal. Such a restaurant is easily established. In the centre of the street a gigantic *Samovar* is placed, in which the tea is made. Some tables and benches are put here and there. Three or four young street Arabs, who have been promised a bowl of "borshtsh" (cabbage soup), act as waiters, and walk from group to group, taking orders and dispensing the victuals; here a cup of tea accompanied by a piece of black bread, there a bowl of soup. It is a very picturesque scene. When no further customers appear, the restaurant moves on to another field of operations.

BROOKLYN'S POSTMASTER AND NEW FEDERAL BUILDING.

THE new Federal building in Brooklyn, corner of Washington and Johnson streets, which will probably be ready for occupancy in May next, will be one of the finest structures of the kind in the country. Its cost, including the site, will be nearly

\$2,000,000. It is four stories high, is built of Bodwell granite, from Maine, and the architecture is of the Romanesque order. The first story is rock-faced ashlar, and the upper stories of cut stone with rock-faced window casings. At the southeasterly corner is a tower about 25 feet square, rising 184 feet. The height of the building on the Washington Street side is 105 feet, and on the Adams Street side 15 feet more, owing to the descent of the ground in that part of the city. The building has a frontage of 236 feet on Johnson Street, and a depth of 135 feet. The main entrance on the Johnson Street side is through a broad archway, with pillars of gray and red granite. On the Washington Street side there is a plain but broad entrance. Both of these lead into the post-office proper, which will occupy the entire first or ground floor, all the departments being provided for on the same level. All the floors are arranged with reference to a convenient transaction of the public business. The upper floors will be occupied by the Internal Revenue Collector, United States District Attorney and Marshal, the United States Courts, Commissioners, Registers, etc.

The postmaster of Brooklyn, appointed some months since, is Captain George J. Collins, a veteran of the Union Army, and a life-long Republican in politics. He is fifty-two years of age, and enjoys a high reputation as a business man and citizen. He entered the Union service as a private in one of the three-months regiments, and, re-enlisting in the One Hundred and Twenty-seventh New York Regiment, gradually advanced in rank, being mustered out as captain after an honorable service, during which he participated in some of the most important engagements of the war. After the capture of Charleston he was, in February, 1865, made provost-marshal, and was also presiding magistrate of the city court. Both positions were filled with ability, firmness, and discretion. In Brooklyn politics Captain Collins has achieved prominence as an alderman of his ward, and in connection with the party organization in other respects. He is connected with a number of financial, benevolent, and church societies, and his selection as postmaster is generally regarded as in every way a happy one.



CAPTAIN GEORGE J. COLLINS, POSTMASTER OF BROOKLYN.

WALL STREET.—WATCHING AND WAITING.

I AM glad to know that one of the last acts of Congress was to authorize the Treasury Department to place a charge on gold bars, sufficient to pay the cost of manufacture. I have repeatedly called attention to the fact that this was the custom of the Bank of England. That if a man wanted bullion instead of gold coin, he had to pay for the cost of melting the coin into bullion, while our exporters of gold have walked up to the Treasury officers, demanded bullion instead of gold coin, and have been handed the bars without paying any premium. It is obvious that, while there might be a profit in the shipment of gold bullion, there might be no profit in the shipment of coin, as these would have to be recoined abroad. The action of Congress will prevent, or retard, the shipment of considerable amounts of gold.

It looks to me as if my prediction, made last December, that there must be liquidation in Berlin, and possibly in Paris, as well as continued liquidation in London, before financial affairs were settled, at home or abroad, will be fulfilled. The recent political and revolutionary outbreaks in South America have renewed the embarrassment of some of the largest financial houses of London, and subjected the market to attacks by the bears. It is no secret that three great London houses were pressed pretty hard, a week or two ago, by reason of the difficulties with South America, and it was at this time that our market, just beginning to rebound, was again depressed.

Several London financial institutions have guaranteed the payment of the bonds of certain unfinished railways in the Argentine Republic, and as these contractors cannot realize on the bonds they have fallen back upon the issuing houses for help. This has led to the embarrassment of some wealthy concerns. But it is said that the worst of the difficulty is passed. It is certain that it will be impossible for us to have another such time as we had in November, when the Barings failed, as there has been a constant contraction of liabilities every since, and we have taken up all the superabundant holdings of American securities with which foreigners were loaded.

There are indications that the German investors are still disposing of their Northern Pacific securities, and until this liquidation is complete and London is ready again to buy American securities more freely, I look for a dull, possibly a declining, market at home. It would not surprise me if the Bank of England's rate of discount should be raised any time within thirty days.

Louisville and Nashville, always one of the favorites abroad, has suffered as much as the Northern Pacific from foreign complications. I have never had much faith in Louisville and Nashville. It is altogether too much of a trading stock, and it is for that reason that my readers were advised not to touch it when it was being boomed around 90, and when many financial writers urged it as an excellent purchase.

I said more than two months ago that it looked as if there must be liquidation in the grangers before the bears would be satisfied. This liquidation continues. Both Burlington and Quincy and Rock Island have declined seriously, and I hear from confidential sources that the pressure on them will be continued until Mr. Gould brings them into line, and perhaps takes them

into camp. They are vulnerable, and he knows it; and he will compel them to submit, just as he exercised his compulsion successfully in the case of the Union Pacific. These clouds upon the market obscure its future prospects. They may suddenly lift, and when they do every one will see the dawn of a better day.

One thing is certain, namely: that the short interest has been very greatly increased, and this will facilitate a turn of the market any day. Upon some such turn I expect that a permanent bull movement will hinge. It may not come until after the April settlements, when money will be freer and cheaper, and it may be delayed even later by reason of the liquidation now going on in Western and Southern communities, where over-speculation in real estate has been notorious for several years past.

A correspondent at Buffalo asks what I think of the securities offered for sale by the American Soda Fountain Company. I refer my correspondent to the action brought against this concern recently by a "promoter," who testifies that the four companies constituting the American Soda Fountain Company were offered to him for \$2,320,000 a year ago, while now they have been stocked and are being placed upon the market at the enormous valuation of \$3,750,000. The statement is further made that the total assets of the companies now given in the prospectus at \$2,200,200 are worth only \$1,756,000. If these allegations are true I should not be inclined to invest in the securities of the American Soda Fountain Company.

A correspondent at Omaha asks if I still believe that Missouri Pacific stock is a purchase. I have seen no reason to change my opinion of it as a fair investment around and about 60. The reports of railroad earnings show that it is being handled with an evident purpose to put it on a much better footing than it has had.

A Utica correspondent asks if it is true that most of the Vanderbilt bonds are currency and not gold bonds. Yes, it is true. The fact is that Vanderbilt bonds are considered gilt-edged, and so it was not necessary to make them "gold bonds" upon their face.

A Boston correspondent wants to know if Northern Pacific preferred is not a purchase at present prices. It is a dividend-paying security making an excellent showing of earnings and increasing its business constantly, as the country through which it passes is developing. I have preferred the bonds, however, rather than the stocks of the road, as an investment. There has been too much speculation in Northern Pacific, and foreign holders have dropped the price by reason of the compulsory sales they have made.

I have received the following:

"JASPER.—I have been a very interested reader of your articles in FRANK LESLIE'S ILLUSTRATED NEWSPAPER for some months, and want to trespass a few moments to ask your views and advice as to Rome, Watertown and Ogdensburg, and New York, Ontario and Western Railroad Companies' stock. Do you consider Rome, Watertown and Ogdensburg intrinsically worth par, and is New York, Ontario and Western a desirable stock at 15 to speculate on?
Yours,
K."

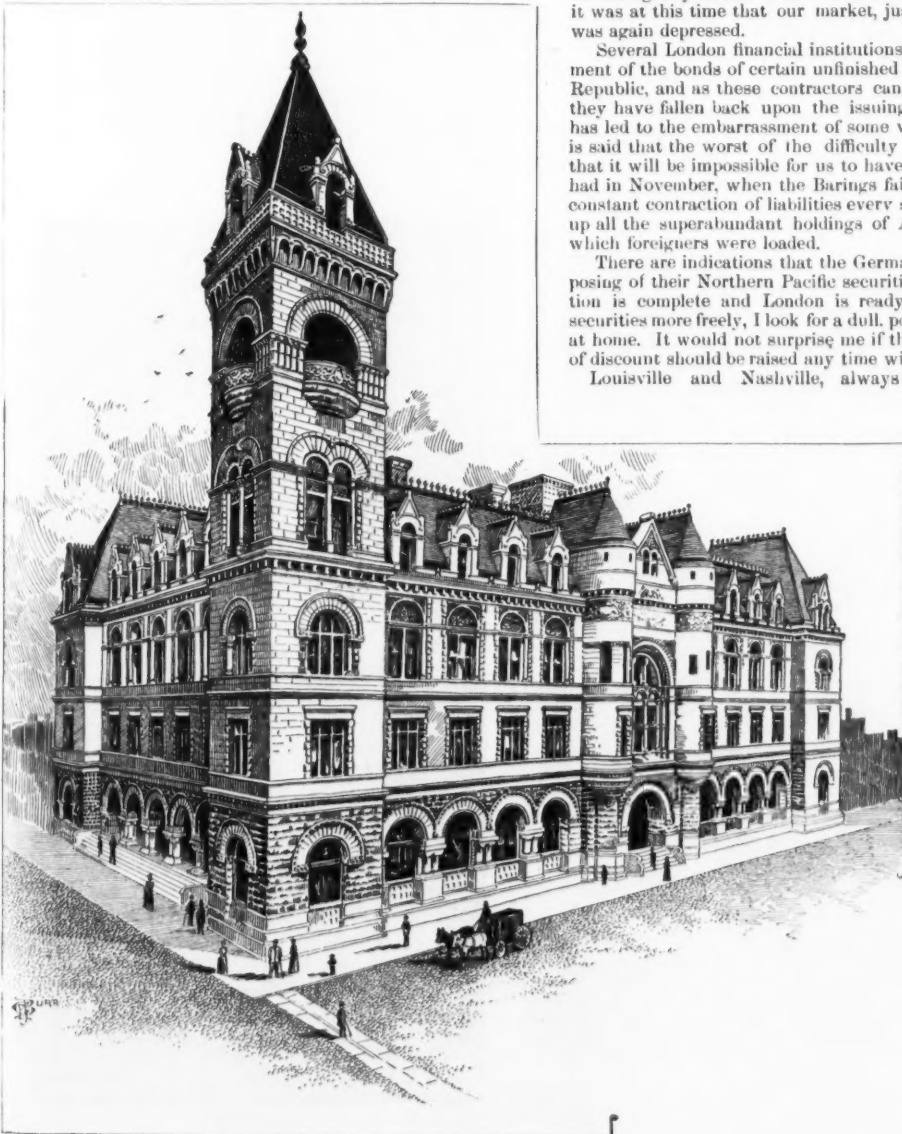
The future value of Rome, Watertown and Ogdensburg securities depends upon the action of the New York Central Railroad. If the latter carries out its threat, which is now materializing, to parallel the former, the securities of Rome, Watertown and Ogdensburg will, of course, depreciate greatly in value. On the other hand, if the Rome concern should sell out to the Central, no doubt par, and a good deal better than par, would be paid for the stock. Under the circumstances, unless some one knows what the Central and the Rome and Watertown will do in the premises, investment in the latter is a good deal of a "gamble." The value of New York, Ontario and Western depends on the general condition of the market. It will move as the market moves. It is a fairly good speculative stock to trade in, but only as a speculation at present.

From Pittsburg, Pa., I have the following:

PITTSBURG, PA., March 9th, 1891.
"DEAR SIR: Please let me know your opinion of Chicago, Burlington and Quincy in the next issue of FRANK LESLIE'S—whether you think it will go up or down within a short time?
Yours truly,
CONSTANT READER."

This is a difficult question to answer. Of course the movement in Burlington would naturally be in harmony with the movement of the market generally. There are two opinions on Wall Street—one, that the grangers, including Burlington and Rock Island, must go considerably lower on their merits; and another, that they have been oversold—and particularly Burlington—for purposes of manipulation. If I had any Burlington I should be inclined to hold it until I could get out safely. If I was out of it, I do not think I would put my money in it as an investment just at present. It is a good speculation because it is active, and only active stocks offer opportunities for profit in such a market as this.

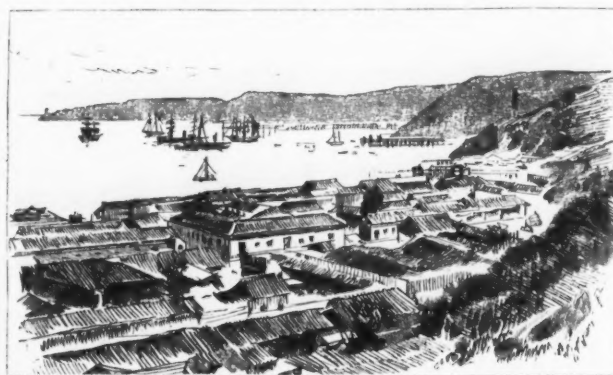
Jasper



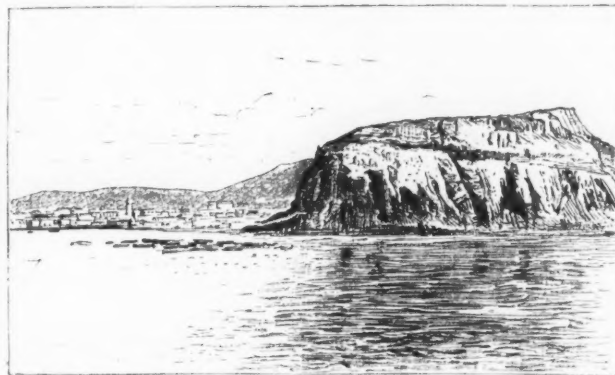
THE NEW FEDERAL BUILDING IN BROOKLYN, NEW YORK.



José Manuel Balmaceda, President of Chile.



Town and harbor of Coronel, recently bombarded by the insurgents.



View of the town of Arica, blockaded by the insurgents, showing the hill of Morro, from which 700 troops were driven into the sea in the last war.

THE INSURRECTION IN CHILE.



Russia.—An open-air restaurant in Moscow.



The carnival at Nice—A musical society in the procession.



The statue of the Princess of Wales, the gift of the ladies of England to the Royal College of Music.



UNITED STATES MILITARY EXPELLING BOOMERS FROM THE STRIP.—DRAWN BY DAN SMITH



THE INVASION OF THE CHEROKEE STRIP.—A DISPUTED CLAIM.—DRAWN BY J. BECKER.—[SEE PAGE 118.]

ANGOSTURA Bitters, Indorsed by physicians and chemists for purity and wholesomeness.

MONEY saved is money made. Remember Salvation Oil, the great pain-cure. Only 25 cents. Why use all the herbs, steams, etc.—Dr. Bull's Cough Syrup cures coughs and colds.

MR. LEWIS G. TEWKSBURY, Banker and Broker, at 50 Broadway, New York, says: "The Coalers and Grangers, which have been my choice latterly for the short side, have monopolized the market. London market seems in better shape. The outlook is bright for a more active market."

For Coughs, Sore Throat, Asthma, Catarrh, and diseases of the Bronchial Tubes, no better remedy can be found than "BROWN'S BRONCHIAL TROCHES." Sold everywhere, 25 cents.

TO LADIES.—For the complexion and for light cutaneous affections, *Crème Simon* is superior to the "cassoline" and "cucumbers"; it whitens and perfumes the skin. J. Simon, rue de Provence, Paris, Park & Tilford, New York; Perfumers, Druggists, Fancy Goods Stores.

LIVING ON THE REPUTATION OF OTHERS.

"TAKE everything that I have but my good name; leave me that and I am content." So said the philosopher. So say all manufacturers of genuine articles to that horde of imitators which thrives upon the reputation of others. The good name of Alcock's Porous Plaster has induced many adventurers to put in the market imitations that are not only lacking in the best elements of the genuine article, but are often harmful in their effects.

The public should be on their guard against these frauds, and, when an external remedy is needed, be sure to insist upon having Alcock's Porous Plaster.

LIFE OF GENERAL SHERMAN.

ANNOUNCEMENT is made that Messrs. Hubbard Bros., of Philadelphia, are on the point of issuing a Life of General Sherman, covering all the events and features of his remarkable career from earliest youth to ripe old age. It is being written by Willis Fletcher Johnson, aided by Major-General O. O. Howard, Sherman's intimate friend for many years, and next but one to him in rank in the army; and the former is an historical writer whose former works have met with great popularity. The volume ought, therefore, to prove one of the most interesting and popular books of the year.

TRAVEL MADE PERFECT.

On your next trip West patronize the New York Central and Hudson River Railroad, and enjoy the advantages of departing from Grand Central Station, traveling over a great four-track railway, along the Hudson—America's most picturesque and beautiful river—via Niagara Falls, the world's greatest cataract, or along the south shore of Lake Erie, in new Wagner vestibule trains, with unsurpassed service and equipment.

BROWN'S HOUSEHOLD PANACEA, "THE GREAT PAIN RELIEVER," cures Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria,
When she was a Child, she cried for Castoria,
When she became Miss, she clung to Castoria,
When she had Children, she gave them Castoria.



HUMORS OF THE BLOOD, SKIN, AND SCALP.

whether itching, burning, bleeding, scaly, crusted, pimply, blotchy, or copper-colored, with loss of hair, either simple, scrofulous, hereditary, or contagious, are speedily, permanently, economically, and infallibly cured by the CUTICURA REMEDIES, consisting of CUTICURA, the great Skin Cure, CUTICURA SOAP, an exquisite Skin Purifier and Beautifier, and CUTICURA RESOLVENT, the new Blood and Skin Purifier and greatest of Humors Remedies, when the best physicians and all other remedies fail. CUTICURA REMEDIES are the only infallible blood and skin purifiers, and daily effect more great cures of blood and skin diseases than all other remedies combined.

Sold everywhere. Price, CUTICURA, 50c.; SOAP, 25c.; RESOLVENT, \$1. Prepared by Potter Drug and Chemical Corporation, Boston, Mass.

Send for "How to Cure Skin and Blood Diseases," Pimples, blackheads, chapped and oily skin, prevented by CUTICURA SOAP.

Backache, kidney pains, weakness, and rheumatism relieved in one minute by the celebrated CUTICURA ANTI-PAIN PLASTER. 25c.

MADE WITH BOILING WATER.

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GRATEFUL—COMFORTING

COCOA

MADE WITH BOILING MILK.

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THE P. D. Q. CAMERA.



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Protected by Four Patents and Another Pending. Handsomely covered with Black Grained Leather, and fitted with fine Combination Instantaneous Achromatic Lens, with one Patent Double Dry Plate Holder and two Film Holders.

PRICE, complete, only \$20.00. The same in Polished Walnut, \$15.00. E. & H. T. ANTHONY & CO., Manufacturers, 591 BROADWAY, NEW YORK.

48 years established in this line of business. Use of dark room on the main floor of our store free.



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Speed, Comfort and Safety. AGENTS WANTED.

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CONSUMPTION NOW CURED.

Koch's Bacilli killed. Bronchitis and Catarrh among the "has-beens." Bacillidal Saturation finally successful. Correspondence invited. Pamphlets free. N. Y. BACILLICIDE CO. (Lung Department), 155 W. 34th Street, New York.

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222-228 N. FRANKLIN ST. CHICAGO.

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HIGHEST GRADE MADE

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OPIUM Morphine Habit Cured in 10 to 20 days. No pay till cured. Dr. J. Stephens, Lebanon, Ohio.

TAMAR A laxative, refreshing fruit lozenge, very agreeable to take, for Constipation, hemorrhoids, bile, loss of appetite, gastric and intestinal troubles and headache arising from them.

E. GRILLON, 33 Rue des Archives, Paris. Sold by all Druggists.

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THE OLDEST AND BEST OF ALL Stomach Bitters, AND AS FINE A CORDIAL AS EVER MADE. TO BE HAD IN QUARTS AND PINTS.

L. FUNKE, JR., Sole Manuf'r & Prop'r, 78 JOHN STREET, NEW YORK.

RUPTURE Positively cured in 60 days by Dr. Horne's Electro-Magnetic Belt Truss, combined. Guaranteed the only one in the world generating continuous Electric & Magnetic current. Scientific, Powerful, Durable, Comfortable and Effective. Avoid frauds. Over 9,000 cured. Send stamp for pamphlet. ALSO ELECTRIC BELTS FOR DISEASES. DR. HORNE, REMOVED TO 180 WARREN AVE., CHICAGO.

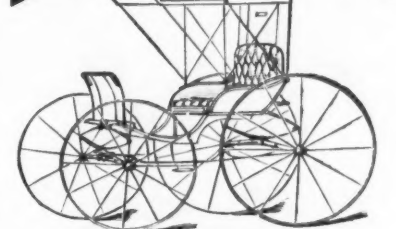
PRINTING PRESS with Type, Cards, Roller, and Case, complete, for \$1.25. GIANT Self-Inker PRINTING PRESS \$5. Pack Sample Visiting Cards & Catalogue, etc. W. C. EVANS, 50 N. 3rd St., Phila., Pa.

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Dr. Williams' Indian Pile Ointment will cure piles when all other remedies have failed. It absorbs the tumors, allays the itching at once, acts as a poultice, gives instant relief. Dr. Williams' Indian Pile Ointment is prepared only for piles. Every box is warranted. Sold by druggists, or sent by mail on receipt of price, 50c. and \$1.00 per box. WILLIAMS' MFG. CO., Proprietors, Cleveland, O.

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The Phaetons we make are certainly very choice, and we finish them in the best manner. Heavy broadcloth trimming, extra high spring back, storm apron in dash, long, easy springs, best leather top.

The list of vehicles we manufacture is very large, and includes one and two seat Carriages, Two Wheelers, Road Cars, etc., in great variety. Fashionable Novelties in the way of Buckboards, Beach Wagons and Two Wheelers are a specialty with us. Catalogue and complete price list mailed free to any address.

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This preparation, free from all objectionable qualities, will, after a few applications, turn the hair that Golden Color or Sunny Hue so universally sought after and admired. The best in the world, \$1 per bottle; six for \$5. R. T. BELLCHAMBERS, Importer of fine Human Hair Goods, 317 SIXTH AVENUE, NEW YORK.

BRAIN Remedies for Cure of Disorders resulting from over-taxation of Brain and Nervous System. Weakness, Insomnia, etc. Send stamp for sealed "TREATISE." DR. PERCY, Box 78, CLEVELAND, OHIO.

CARBUTT'S DRY PLATES

AND "CELLULOID" FILMS.

CARBUTT'S ORTHO-PLATES and FILMS are now the favorites with all bright Professionals and Amateurs. Ask your dealer for them and take no other. Write for reduced price list. JOHN CARBUTT, Wayne Junction, Philadelphia.

Shoot the Spy.

A cough or cold is a spy which has stealthily come inside the lines of health

and is there to discover some vulnerable point in the fortification of the constitution which is guarding your well-being. That point discovered the spy reports it to the enemy on the outside. The enemy is the changeable winter-climate. If the cold gets in, look out for an attack at the weak point. To avoid this, shoot the spy, kill the cold, using **SCOTT'S EMULSION** of pure Norwegian Cod Liver Oil and Hypophosphites of Lime and Soda as the weapon. It is an expert cold slayer, and fortifies the system against Consumption, Scrofula, General Debility, and all Anæmic and Wasting Diseases (specially in Children). Especially helpful for children to prevent their taking cold. Palatable as Milk.

SPECIAL.—Scott's Emulsion is non-secret, and is prescribed by the Medical Profession all over the world, because its ingredients are scientifically combined in such a manner as to greatly increase their remedial value.

CAUTION.—Scott's Emulsion is put up in salmon-colored wrappers. Be sure and get the genuine. Prepared only by Scott & Bowne. Manufacturing Chemists, New York. All Druggists.

Do your banking business with LEWIS G. TEWKSBURY, 50 Broadway, New York.

CONSUMPTION,

IN its first stages, can be successfully checked by the prompt use of Ayer's Cherry Pectoral. Even in the later periods of that disease, the cough is wonderfully relieved by this medicine.

"I have used Ayer's Cherry Pectoral with the best effect in my practice. This wonderful preparation once saved my life. I had a constant cough, night sweats, was greatly reduced in flesh, and given up by my physician. One bottle and a half of the Pectoral cured me."—A. J. Eidson, M. D., Middleton, Tennessee.

"Several years ago I was severely ill. The doctors said I was in consumption, and that they could do nothing for me, but advised me, as a last resort, to try Ayer's Cherry Pectoral. After taking this medicine two or three months I was cured, and my health remains good to the present day."—James Birchard, Darien, Conn.

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PREPARED BY

Dr. J. C. Ayer & Co., Lowell, Mass.

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as a preventive of Consumption. Indorsed by Leading Physicians. Not a "patent medicine," nor acid Phosphate. Pamphlet with Testimonials, free. Druggists, or by mail (\$1.00). F. Crosby Co., 56 W. 25th St., New York.

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Prepared according to Professor Percy's formula (in his "Prize Essay" to the American Medical Association). Is the ONLY preparation of the Hypophosphites, identical in composition with the phosphoid elements of the human Brain and Nerves, the principle necessary to prevent disease, to restore and sustain vital powers. Invaluable to Business-men and all Brain-workers, both sexes, aged and young, and a "patent medicine," nor acid Phosphate. Indorsed by Leading Physicians. Not a "patent medicine," nor acid Phosphate. Pamphlet with Testimonials, free. Druggists, or by mail (\$1.00). F. Crosby Co., 56 W. 25th St., New York.

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MAKING GLAD THE WASTE (WAIST) PLACES.

"That's what I call making glad the waist places," said Smithson, as he put his arm around a lady's waist. But Lilly won't care much for this show of affection if Smithson does not get rid of that disagreeable catarrh of his. Won't somebody tell him that Dr. Sage's Catarrh Remedy will cure him.

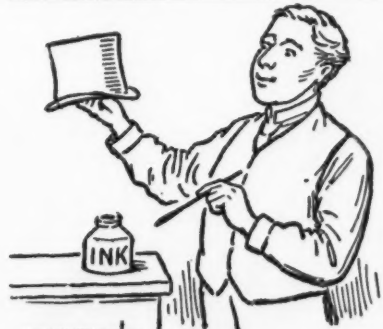
By its mild, soothing, antiseptic, cleansing and healing properties, Dr. Sage's Catarrh Remedy cures the worst cases. This infallible remedy does not, like the poisonous irritating snuffs, "creams" and strong caustic solutions with which the public have long been humbugged, simply palliate for a short time, or drive the disease to the lungs, as there is danger of doing in the use of such nostrums, but it produces perfect and permanent cures of the worst cases of Chronic Catarrh in the Head, as thousands can testify. "Cold in the

Head" is cured with a few applications. Catarrhal Headache is relieved and cured as if by magic.

In perfect faith, the makers of Dr. Sage's Catarrh Remedy—the World's Dispensary Medical Association, of Buffalo, N. Y., offers to pay \$500 to any one suffering from Chronic Catarrh in the Head whom they cannot cure.

Now, if the conditions were reversed—if they asked you to pay \$500 for a positive cure you might hesitate. Here are reputable men, with years of honorable dealing; thousands of dollars and a great name back of them and they say—"We can cure you because we've cured thousands like you—if we can't we'll pay you \$500 for the knowledge that there's one whom we can't cure."

They believe in themselves. Isn't it worth a trial? Isn't any trial preferable to catarrh?



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As good as new

—that's the condition of liver, stomach and bowels, when Dr. Pierce's Pleasant Pellets have done their work. It's a work that isn't finished when you've stopped taking them, either. It's lasting. They cure, as well as relieve. And it's all done so mildly and gently! There's none of the violence that went with the old-time pill. One tiny, sugar-coated Pellet's a gentle laxative—three to four act as a cathartic. Sick Headache, Bilious Headache, Constipation, Indigestion, Bilious Attacks, and all derangements of the stomach and bowels, are prevented, relieved, and cured. As a Liver Pill, they're unequalled. They're purely vegetable, perfectly harmless—the smallest, cheapest, and easiest to take.

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Prepared by a Dermatologist with 20 years' experience. Highly indorsed by the medical profession; unequalled as a remedy for eczema, scaldhead, oily skin, pimples, flesh worms, ugly complexion, etc. Indispensable as a toilet article, and a sure preventive of all diseases of the skin. At Druggists or by mail, Price 50c.



SOLANUM GRANDIFLORA. This new pot and garden plant is truly one of the most magnificent perpetual bloomers ever seen. It bears by the hundred great clusters of lovely snow-white flowers, which keep perfect a month before fading and appear at all times of the year. These great panicles of bloom are often a foot across and are borne by the hundred both summer and winter. As a perpetual bloomer of fascinating beauty and loveliness this plant surpasses everything—even the famous Manettia Vine. It is as easily grown as a Geranium, either in pots or the garden, and requires exactly the same treatment. It can be trained up as a climber or grown in bush form, and in either way its great clusters of glorious flowers will surprise and delight all who see it. Price of strong plants, ready to bloom at once, 30 cents each; 2 for 50 cents; 5 for \$1 by mail postpaid.

THE TRUE MANETTIA VINE. A magnificent flowering vine which is loaded with brilliant flowers all season. Fine plants ALREADY BUDDED and BLOOMING, 30 cents each; 2 for 50 cents.

THE RAINBOW CACTUS. now possesses an enormous stock of magnificent plants which we offer very low. The plant is covered with a net-work of spines which grow in rings of different color from white to crimson, hence its name "Rainbow." It is a most beautiful plant at all times, but when in bloom its grandeur is unsurpassed having flowers 4 inches across, bright crimson with a white center. It blooms profusely and is of the easiest culture in pots. Large plants for immediate blooming 30 cents each; 2 for 50 cents.

THE BUTTERFLY ORCHID. All know the beauty and value of a good Orchid. Tied to a stick and suspended in a window it makes a most unique and beautiful object. It produces great panicles of gray butterfly-like flowers which keep perfect a long time. Strong plants of blooming size 30 cents each; 2 for \$1.

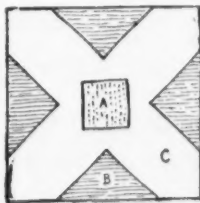
THE GREAT SPIDER LILY. An elegant large bulb of the Amaryllis family which commences to bloom soon after it is potted, sending up great spikes of lovely, large and pure white blossoms of exquisite fragrance and unsurpassed beauty. It is one of the oddest, sweetest, and loveliest flowers grown. Large bulbs which will soon bloom, 25 cents each, postpaid.

A GREAT OFFER. For only ONE DOLLAR we will send by mail postpaid all five of the above magnificent new plants. (Or the above and the following 8 collections for \$4 postpaid.)

ALSO THE FOLLOWING EXTRA CHOICE COLLECTIONS BY MAIL POSTPAID:
5 Ornamental Flowering Shrubs, named, 50c.
12 Extra choice mixed Gladioli, flowering bulbs, 25c.
6 New Double Pearl Tuberoses, 25c.
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20 Bulbs and 10 pks. Flower Seeds, all different, 50c.

OUR BLUE CATALOGUE. (A superb work of art in blue) of FLOWER and VEGETABLE SEEDS, BULBS, PLANTS, and FRUITS, is the finest ever issued. 128 pages, hundreds of elegant engravings, Stipple Lithograph Cover, and 5 large colored plates. We offer the finest novelties in Flowers, Vegetables and Fruits, notably: Our great Japanese Wineberry, Floral Park Pinks, Butterfly Orchid, Star Phloxes, Water Plants, New Roses, Dahlias, Gladioli, Chrysanthemums, etc. Also the greatest collection of rare Cacti and Flowering shrubs. This elegant and expensive Catalogue will be sent for only TEN CENTS, or if you order anything here offered and ask for a Catalogue it will be sent FREE. Address

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AN ELEGANT FLOWER BED FOR 25 Cts.

We will furnish 20 designs for beds of flowering plants, with full instructions showing names of varieties and number of plants required to fill fine show beds, at a cost of from 15 cents to \$1 each. It requires knowledge and taste, not wealth, to possess elegant beds of flowers. Think of a fine bed all summer for a few cents! These designs mailed, with Vick's Floral Guide, for 1891, on receipt of 10 cents. Now is the time to plan. Send at once.

JAMES VICK, SEEDSMAN, ROCHESTER, N. Y.



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Why worry along with a dull Razor? use a Strop that does not sharpen? put up with poor shaving?

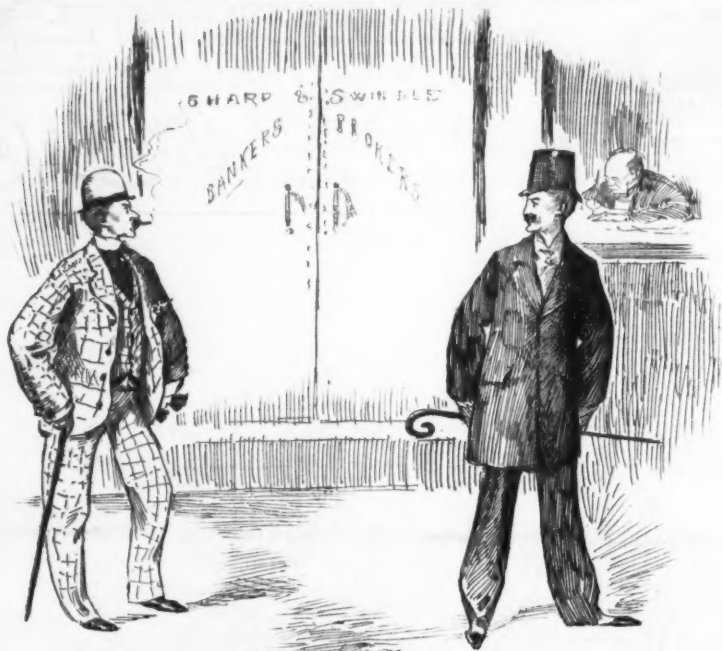
For the solution of all these difficulties use the

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These goods are sold strictly on their merit, and have no equals either for the cutting edge of the Razor, or the sharpening qualities of the Strop.

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WIGGINS—"Great Scott, Jack! where did you get that suit?"

BORROWIT—"At a slaughter-sale."

WIGGINS—"Well, if you don't want to get into trouble, you'd better bury the remains."

ROYAL BAKING POWDER

Absolutely Pure.

A cream of tartar baking powder. Highest of all in leavening strength.—U. S. Government Report, August 17, 1889.



Unequaled for Delicacy of Flavor and Nutritious Properties. Easily Digested. Different from all other Cocos.

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Lovell Diamond Safety \$85

Diamond Frame, Steel Drop Forgings, Steel Tubing, Adjustable Ball Bearings to all Running Parts, including Pedals. Suspension Saddle. Finest material money can buy. Finished in enamel and nickel.

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Apollinaris

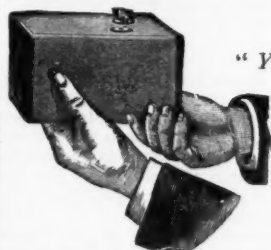
The FILLING at the APOLLINARIS SPRING (Rhenish Prussia) amounted to

15,822,000 BOTTLES IN 1889

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IRISH FLAX THREADS

In Every Variety.

LADIES, Use the Best!

WHETHER FOR Button-sewing, Lace-making, Embroidery, OR OTHER FANCY WORK.

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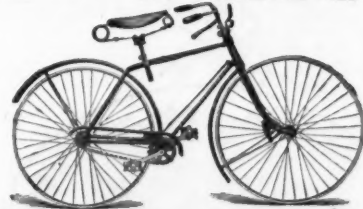
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